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FRANK LESLIE'S ILLUSTRATED NEWSPAPER

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"IT IS A LONG TIME TILL 1892."

[Grover Cleveland in a recent interview.]

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FEBRUARY 8, 1890.FRANK LESLIE'S
ILLUSTRATED NEWSPAPER.

110 FIFTH AVENUE, NEW YORK.

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NEW YORK, FEBRUARY 8, 1890.

A COPY of the "Angelus," in the exact size and identical colors of Millet's great painting, will be given to every new subscriber to FRANK LESLIE'S ILLUSTRATED WEEKLY. The picture is a reproduction by the chromotypogravure process in the highest style of French art, and so perfect is the resemblance that only the closest inspection enables one to detect the difference between the copy and the original. This offer of a copy of this masterpiece of modern art and the ILLUSTRATED WEEKLY for one year for the price of the annual subscription to the latter, is undeniably one of the most liberal ever made by any publication; and we have no doubt that it will be promptly embraced by a multitude of persons in all parts of the Union.

WHAT SHALL THE NEGRO DO?

THIS is a burning question not only for the South, but for the American people generally. Professor W. S. Scarborough, of Wilberforce University, Wilberforce, Ohio, who ranks with the ablest and most highly educated colored men in the United States, has written an editorial contribution on this subject, which will appear in next week's FRANK LESLIE'S ILLUSTRATED NEWSPAPER. Expressing as it does the views of one who has been for years a close student of the race question, and who is looked upon by the colored people of the country with profound respect, it must excite general interest.

AN "ELASTIC CURRENCY."

EX-TREASURER SPINNER, in his article in the issue of November 9th of FRANK LESLIE'S, entitled "Financial Panics, Their Cause and Cure," maintains that panics for which there is a good cause most invariably grow out of some defect in the monetary system of commercial countries, and proceeds to formulate a scheme by which they may be prevented, viz., the issue of bonds by the general Government drawing interest at not to exceed three per cent., in exchange for United States notes, these bonds to be convertible into United States notes at all times at the will of the holders, with the privilege, it is inferred, of converting the notes into bonds again at all times at the will of the holders of the notes, thus making the currency "elastic."

It seems not to have occurred to General Spinner that it would be quite as easy for the wealthy, "gentle robbers" to lock up these bonds as it would be to withdraw their money from circulation in order to produce a panic. Indeed, it is quite probable the panic makers would first convert their money into these bonds before the locking-up process, and thus the Government would have the notes, and would be paying the "robbers" interest on their equivalent in bonds at the same time, and the notes could not be got out to relieve the money market, because of the artificial scarcity of bonds into which to convert them.

Panic-making would then be more profitable than now by the amount of interest on the bonds, during the process at least.

By this plan the Government would become a borrower on call on a gigantic scale without being able to use the money borrowed. This would be a fine scheme for the speculators, but would be hard on the general public, who must pay interest to them while they are executing their plans to squeeze the aforesaid public.

Panics caused or aggravated by any scarcity of the currency affect most disastrously business men who have debts to pay, and depend on borrowing to tide them over their difficulties. Such men have better or more urgent use for their means than to put them into a low-rate Government bond, and they are the very class who would not have these bonds to convert into needed cash. The bonds would, rather, fall into the hands of the very wealthy, who find it difficult or distasteful to use their money in active business, and who would convert them only when they saw an opportunity to loan the resultant money at an exorbitant rate.

If any panic has been due to any particular state of the currency it has been owing to its too great elasticity. This elasticity has, perhaps, been caused by the locking up of money and then the sudden release of it at the option of the holders. Instead of elasticity of the currency being of advantage to the business public generally, it is only for the benefit of those who have control of it—who can contract and then expand the currency at their will. The issue of bonds, as advocated by General Spinner, would make this control more easy and profitable to those who have it, and more disastrous to the general public.

General Spinner says his plan would not avail under the present monetary system, and proceeds to advocate a single gold standard. The silver currency has always been a stumbling-block to the manipulators of money. They cannot, or will not, buy up the silver dollars, and thus that currency remains inelastic (except so far, perhaps, as it is represented by certificates), and has become, to some extent, a wall of defense to the people against the money-sharks. Should silver be demonetized, then would the currency of the country become truly and alarmingly elastic, and artificial panic-makers would be in their glory, for none but they would know when it would be contracted or expanded.

In the absence of artificial contraction of the currency, panics are almost always caused by a too great extension of the credit

system, arising from over-speculation, careless credits, and other kindred causes. The establishment of the single gold standard would seriously increase and aggravate existing debts and cause the creation of many more, and thus would cause a panic among the debtors, and would be exceedingly unjust to them.

The creditor class have long been gaining an undue advantage of their debtors by inducing their governments to demonetize silver, and thus greatly appreciate the value of gold, and all other currency convertible into gold, in which their debts are to be paid. General Spinner, in his second article, published in FRANK LESLIE'S of December 28th, says, "The silver dollar bears a lie on its face;" but it is the gold dollar which bears the lie. Its value is much greater than is indicated by its stamp.

The inevitable result has been that prices of all kinds of personal property, including silver, have fallen steadily as compared with gold, and debts have been harder and harder to pay. Silver, by having its special function taken from it, has fallen below its natural place. It would immediately be much more highly valued if its good offices in this respect were universally recognized.

Now, if this undue advantage is persistently pressed by the creditor class, there will probably be an "earthquake"—a panic such as General Spinner fears—and it will be a creditors' panic, for the injustice of the artificial appreciation of gold will never be allowed by the American people to become a settled policy. Such a panic, if it shall come, will be a violent re-adjustment of the relations between debtor and creditor, on a basis which will rapidly become a just one by reason of the advance in the price of silver to its nominal value as a debt-paying medium.

General Spinner fears that when the Government comes to redeem its silver coin it will find it necessary to redeem also the products of private mints which cannot be distinguished from the genuine coin. There are, no doubt, many millions of such coin already in circulation. Should the Government attempt to redeem the silver coin preparatory to retiring it from circulation, it would enter upon a task that would stagger any government. After millions of the people's money had been expended in premiums to fasten on them a super-expensive currency in which to pay their debts, the stream of undetectable counterfeit coins would still flow into the Treasury in undiminished volume, and there would be no way of shutting it off. The fact is an argument against the demonetization of silver, and not one in its favor.

The logic of events is fatal to the monometallists. Their panic is in the air, and if they would avert it, they must consent to measures which will speedily restore to its just value the silver in which their debtors will pay them.

OSCEOLA, IOWA, January 25th, 1890.

CONGRESS AND FAIR ELECTIONS.

THE suggestion of Congressman Lodge, of Massachusetts, that the Australian system of the secret ballot might wisely be applied to Federal elections in all the States is timely, and, in view of the almost overwhelming public sentiment in favor of a secret ballot, it is a suggestion that will be generally upheld.

Congress has a right to decide upon the manner in which Congressional elections shall be conducted. If the Australian ballot system were adopted, and if absolute protection were given to voters by the presence of Federal marshals and deputy-marshals, honest Congressional elections in the North and South would be secured. The new law should surround the voter with such guarantees of safety and protection as to baffle every attempt at bulldozing or intimidation.

A fair count and a free ballot would mean a very large increase in the Republican membership of the House of Representatives. The Republican party will be fatally remiss in its duty if it does not give this matter immediate attention. The evil of the suppression or perversion of the ballot is most glaring. There must be a remedy, otherwise the experiment of this Republic may as well be considered a failure. That remedy lies in the adoption of a law for honest elections, and in the prompt and vigorous enforcement of the statute.

The fear that some Republicans in Congress may not sustain such a measure can hardly be well-grounded. Beyond the consideration of party is the far more important one of the protection of the ballot. When it is possible for a State to thwart the wishes of the majority at Congressional elections, it is possible for it to thwart the will of the people in the selection of Presidential Electors. Listlessness in this matter puts a premium upon a crime that involves the right of suffrage itself. If the majority is not to rule in any Congressional district or in any State, then manhood suffrage is a failure. If we shut our eyes to the evils that prevail in the electoral system, we shut them to an evil that may swell to such proportions as to involve the stability of the Government itself.

The magnitude of the crime, and its appalling extent, should arouse public sentiment to such a pitch that no Member of Congress of either party

will dare oppose just and conservative measures of reform.

TO SOUTH AMERICA BY RAIL.

THE purpose of the recently incorporated Colombia Railway and Navigation Company at Richmond, Virginia, is said to be to construct a railroad from some point near the mouth of the Magdalena River in the United States of Colombia southwardly along the eastern flank of the Andes and the head waters of the Amazon, to connect with the Peruvian and Argentinian system of railroads, now in operation or in process of construction. Connection from New Orleans will be made with the new railroad by steamships running to the mouth of the Magdalena River.

It is only surprising that some such enterprise has not been carried out long ago. While foreign nations have been subsidizing their steamship lines to the South American States, this Government has permitted its competitors to secure annually millions of trade lying almost at our feet. Railroads should connect the systems in the United States directly with the systems of all the South American States. Their construction could be aided by our own Government as well as by the South American Republics. Routes are feasible, engineering difficulties can be readily overcome, and such a network of iron rails would inevitably lead to an enormous expansion of our trade relations with Central and South American countries.

It would be interesting to ascertain what the construction of railroads into Mexico has done for the commerce of the United States. It seems almost impossible to obtain accurate statistics of trade with Mexico, as there is a decided difference in the figures given by the official reports of each country, but there can be no doubt that the building of Mexico's railroad systems, and their extension across the border, have lent a wonderful impetus to the business of that land of past civilizations.

The American who lives to see the incoming of the next century, now only ten years distant, will, we believe, be able to take a car at New York City and make a journey not only to the City of Mexico, but southward to the leading capitals of South America, or northward to Hudson's Bay, possibly without a change of cars. We have not reached the golden age of railroad building on this continent, and there lies a future before our productive industries that no man can calculate.

AT LAST.

WHETHER or not we indorse all the statements of Senator Ingalls in reference to the condition of the colored man in the South, we rejoice that some one has been found in the foremost ranks of the Republican party to stamp as a falsehood the charge that it is indifferent to the welfare of a race that it set free and then deliberately disfranchised. Senator Ingalls has opened the discussion. Let it continue until the truth is made clear to all the people. The public conscience has been dormant because it has not realized the enormity of the crime involved in the suppression of the vote of the negro in the South.

The negro question is the burning question of the day. No other compares with it in its relation to the welfare of the people, the perpetuity of our free institutions, and even of the Republic itself. The Republican party has always had convictions and the courage of its convictions. It has never shrunk from the performance of its duty. It has never evaded an issue. It has sought the right side, defended the oppressed, upheld the dignity of the nation, always insisting on peace, but accepting even the arbitration of war when that became necessary in the defense of a principle. It cannot change its course and risk its reputation now.

The one great difficulty in the way of a settlement of the negro question has been the fact that it has been so largely made a sectional question. The bitternesses growing out of the war have been perpetuated by political strife until there are many persons in the South as well as in the North who think that the black man is simply an issue in politics. He is nothing of the kind. What shall be his future does not concern politicians. It concerns the people. It is a question of humanity, of Christianity, and of obedience to the Constitution.

The apprehension of the South regarding this difficulty—or rather its misapprehension—has barred the way to its settlement. The South has feared that the interest of the North in the negro was simply the interest of a crowd of politicians who desire his vote for the perpetuation of party power, who care nothing for his future and nothing for his past, who have no interest in the welfare of the South, and who are absorbed entirely in party considerations. Thus it has come to pass that this division on party lines has made the condition of the colored man in the South most unhappy, and for a time blocked the way to his advancement.

Senator Ingalls, in discussing this question with all the ability and fiery eloquence with which he is gifted, spoke of the condition of the negroes, the forcible suppression of their votes, the violation of their natural rights, and predicted that if conditions were unchanged this despotic treatment would lead, as it always does, to an outbreak of violence, the end of which no man could foresee. Closing his forcible presentation of the case, Mr. Ingalls said that four solutions of the problem had been suggested—emigration, extermination, absorption, and disfranchisement. He recommended a fifth, which had never been proposed, and that solution was justice. Said he:

"I appeal to the South to try the experiment of justice. Stack your guns. Open your ballot-boxes. Register your voters, black and white. And if, after the experiment has been fairly and honestly tried, it appears that the African race is incapable of civilization; if it appears that the complexion burnt upon him by an Indian sun is incompatible with freedom, I will pledge myself to consult with you about some measure of solving the race problem. But until then nothing can be done. The citizenship of the negro must be absolutely recognized; his right to vote must be admitted, and the ballots that he casts must be honestly counted. These are the essential preliminaries; the conditions precedent to any consideration of the ulterior and fundamental questions of race supremacy or race equality in the United States, North or South. Those who freed the slaves ask nothing more; they will be content with nothing less. The experiment must be fairly tried. This is the starting-point, and this is the goal. The longer it is deferred the greater will be the exasperation and the more doubtful the final result."

Why should not justice prevail in the South? Why should

not the law, which was made for the white and the black man, deal justly with both? There need be no humiliation of the South. In its local government the State is supreme. There can therefore be no danger of negro domination in its cities or in any Southern State. Only so far as the election of members of the House of Representatives is involved does Congress have the power to legislate. It cannot interfere with the sovereign powers of the State. It cannot even undertake to regulate the manner in which Presidential electors may be chosen.

For years the South has represented the party which has posed as the special champion of constitutional liberty; which has thrust the Constitution forward as its guide and its platform. There is no denial of the fact that the suppression of the negro vote is in violation of the Constitution, and the Republican party, if it awakes to the gravity of the matter, will be upheld by public sentiment, by the honest conscience of the people everywhere, in its demand for obedience to the law throughout the Union.

We repeat, that in discussing this question sectionalism and party feeling should be laid aside. The South is tender regarding this matter. It feels that the North does not understand the situation, and perhaps it does not fully comprehend its difficulties and perplexities. It pleads that it be left alone to settle it, and its plea reaches listening ears. The South must be left alone to settle this question, so far as its local elections are concerned, because the State authority is supreme in these matters; but it is unjust and unfair that a persistent suppression of the votes at Congressional elections should be permitted in any State. If the North lays aside sectionalism and party feeling the South should be willing to make the same concession, and yield willing and ready obedience to constitutional requirements in a matter that affects the control of the Legislative branch of the Government, and indirectly of the Government itself.

THAT ODOUS ALASKA MONOPOLY.

SECRETARY WINDOM, more than any other official at Washington, is at this moment under the eye of the American public. It feels a profound interest in his action regarding the Alaska seal fisheries contract. The amazing reports, both public and private, regarding the gigantic foreign monopoly that has controlled the Alaska fisheries for twenty years and enriched itself with untold wealth, have aroused special interest in the disposition of this Administration (and in this instance Secretary Windom appears to be the Administration) toward the Alaska Commercial Company.

There is a deliberate and determined purpose on the part of this closest and most aggressive of trusts, made up largely of Englishmen and backed by English capital, to secure a renewal of its very favorable lease of the Alaska seal fisheries. It is reported that some men in public life are in the confidence of these men, if not in collusion with them, in the effort they are making to grab this rich mine of wealth. It has been given out through the press that two companies have been organized in San Francisco and one in Omaha, for the purpose of competing for the contract. Investigation discloses that the men who are behind these three companies are also interested in the Alaska Commercial Company, the present lessees, and that their action is simply meant as a blind to deceive others who would like to enter the competition but who fear that with so much bidding it may be too close for an outsider to have a chance.

Serious and unanswerable objection is made by the American people to a renewal of the lease to the Alaska Commercial Company; first, because that company is backed by foreigners with foreign capital, and secondly because the \$1,000,000 a year spent for dressing and dyeing Alaska seal-skins should be spent in this country and not among the seal-dyers and dressers of England. The Alaska Commercial Company, under its present contract, pays \$2 a year to the Government for each seal-skin it takes. Its expenses on the island will not average more than \$1 per skin. Freight and commissions on the sale in London, where these skins are always sold, amount to \$1.50, making the total cost of a seal-skin to the Alaska Commercial Company \$4.50. The average price of the raw skins at public auction in London is about \$20, leaving a profit of \$15.50 to the Alaska Commercial Company, which, on a catch of 100,000 seals—the maximum number provided for in the contract—makes an annual profit of \$1,550,000.

The real profits are much larger, because the Alaska Commercial Company has other sources of revenue as the Government's favored and only contractor in Alaska, and its total profits are said to be from \$2,000,000 to \$5,000,000 per year. It would seem that with this enormous profit the Alaska Commercial Company should be willing to give American seal-dressers and dyers and their workingmen a chance to do at least some of the labor required in the preparation of the skins for the market. This work involves an expenditure by the Alaska Company of not less than \$1,000,000 a year.

Furthermore, the dressing of each skin in London costs \$8. This added to the auction price of \$20 makes \$28 as the cost of a finished skin abroad. The average wholesale price of the same skin in this country is \$40, leaving a profit of \$12 for the English sellers, which American consumers must pay. So we have in the first place \$8 or \$10 a skin for dressing, dyeing, and other labor, amounting on 100,000 skins to nearly \$1,000,000, which is paid out to English workingmen, and secondly, \$12 profit on a skin, which purchasers of seal garments have to pay as direct tribute to the English controllers of the Alaska seal monopoly.

There are two establishments in the United States, one in Brooklyn and one in Albany, which have facilities for dressing and dyeing seal-skins. Their proprietors and all others who are interested in the seal trade, and who need to buy the undressed or raw furs, are obliged annually to go to London and bid at public auction or buy at private sales the seal-skins taken in Alaska, which have been freighted across the United States and 3,000 miles across the sea.

No company should be permitted to have the exclusive seal privilege in Alaska. If it were divided between two or three competing companies, and if it were provided in the lease that all the seal skins must be sold at public sale in New York City, and dyed and dressed by American labor, some of the evils of the present contract system would be avoided. It must be borne in

mind that the Alaska seal company is the largest of its kind in the world; that it can make the price of seal-skins; that, in fact, it controls the market. It requires, on an average, five skins to make a sacque, and the American trade alone requires 125,000 skins a year to meet the home demand, while the Alaska fisheries furnish less than 100,000; so it will be seen that there is an abundant home market for all the seal-skins that Alaska can produce under the limitations of the existing contract. There is no reason, therefore, why a foreign company, backed by foreign capital as the Alaska Commercial Company notoriously is, should be permitted to control the Alaska fisheries to the injury of workingmen in American factories, and largely at the expense of American purchasers of seal-skin garments.

This Administration is a protection Administration. It will disgrace itself if it forgets that fact. It will leave as a legacy to the party a grave scandal if it neglects, after its attention has been called to the matter, to provide adequate protection for American workingmen in an important industrial interest.

TOPICS OF THE WEEK.

A GOOD presiding officer should not only keep his seat, but also his head and temper. That is precisely what Speaker Reed is doing. No mistake was made in electing him presiding officer of the House of Representatives at this critical juncture.

OF the eighty-two members of the Federal Senate, New York can claim to be the birthplace of fourteen. One of New York's Senators, Mr. Evarts, first saw the light of day in Boston. So far as the Senate is concerned, New York ought to win its favor for the World's Fair.

THE London *Free-Trader* thinks that by the death of Jefferson Davis the free-trade cause in the United States has lost a powerful ally. True enough, but Grover Cleveland still remains. Next to Jefferson Davis, he is the most powerful ally that the English free-trade cause has in the United States.

MR. GLADSTONE says that the resources of the United States are so great that "it can afford to pay for the luxury of protection." True, every word of it. Protection has been one of the luxuries of a free people, well worth every dollar that has been paid for it. It has been a luxury and has become a necessity. The people will have it, and are entirely willing to pay as liberally for it as may be necessary.

SEVERAL stories have been printed in reference to the basis upon which the famous Stewart will case was settled. For the information of the public who are curious to know the exact truth, we may say that the settlement was made upon the basis of the payment by Judge Hilton of \$2,000,000 and the release by him to the heirs of all the real property in New York and Saratoga subject to liens held by Judge Hilton and others.

THE Legislature of Mississippi has just adopted resolutions in memory of Jefferson Davis. Nothing could be more laudatory than these eulogiums. We quote the closing paragraph, with the simple remark that we trust nobody will raise the cry of the "bloody shirt" or "sectionalism" when he reads it: "That his patriotism, courage, consistency, and fidelity were of that high class of public virtues which makes the true glory of States and nations, and commends his name to future generations as an example of all that is elevated in human conduct."

WITH the nomination of Mr. Blaine by President Harrison as his Secretary of State came a loud outcry, especially from the mugwump journals, that Mr. Blaine would immediately establish a "jingo" policy and endanger our peaceful relations with foreign countries in all directions. Strangely enough, these very mugwump journals now criticize Mr. Blaine on the ground that he is not sufficiently aggressive in treating with foreign powers. Whatever Mr. Blaine might do would not suit his mugwump opponents. They are everlastingly opposed to him because he is, and has for many years been, the able and consistent advocate of protection.

THE agents of the Metallic Bedstead Company, of Birmingham, England, have arranged for the purchase of a mill in Birmingham, Conn., to which it will move its English machinery next month, and begin the manufacture of bedsteads that have hitherto been imported. Has it ever occurred to our free-trade friends that the large and constantly increasing investment of English capital in the United States is in itself a complete answer to the argument of free-traders? If the free-trade policy is right, if free-trade means prosperity, why should Englishmen leave free-trade England and come to the United States where protection dominates?

THE iniquitous processes by which Republican Congressmen are counted out in some of the Southern States is revealed in the contest brought in the Fourth West Virginia District by Smith, a Republican, against Jackson, a Democrat, who holds his seat on the Governor's certificate. One of the returns gave Jackson eight hundred and "two" votes. Of course everybody understood that this meant eight hundred and two. It could not possibly mean anything else. The Democratic Governor of West Virginia, however, decided that "two" was a contraction of "twelve," and accordingly added ten votes to swell the little majority of the Democratic candidate to forty-eight. A Governor who would be guilty of such a palpable wrong is unfit and unworthy to hold a public office.

TIMES have changed since the days of Dr. Malthus. Instead of seeking by law to prevent the increase of the human family, the Legislature of Quebec proposes to give a free homestead of one hundred acres to every living family of twelve children of the same father and mother. It will surprise our readers to know that families of twelve are quite common among French Canadians of the rural districts. It is said that there are 10,000 such cases, and it is a well-established rule in French Canadian

parishes to give up for adoption to the parish priest the twenty-sixth child. This custom grows out of the fact that the curé levies a tithe of one-twenty-sixth of all that the family produces. Families of twenty, and even thirty, are not extraordinary productions in the Province of Quebec, and if the Government makes good its offer, no doubt it will find use for a great deal of waste land.

A SUBSCRIBER in Arkansas, in declining to renew his subscription to FRANK LESLIE'S, says: "We do not need any Republican literature in this State." We should say, in view of the Clayton assassination, that Arkansas was just the State where Republican literature was needed. A man who is afraid to read both sides of a question, or who objects to the presentation of both sides, is unfit to sit on a jury. We certainly shall not feel bound by any verdict that such a person may render in our case.

IF the charges made at the mass meeting of 5,000 citizens of San Francisco against Captain Healy, of the United States Revenue Marine, are true, no time should be lost in dismissing him from the service of the United States Government. The affidavits charge him with fiendish cruelty toward three American seamen belonging to the bark *Estella*—cruelty inflicted without cause or provocation, and simply to gratify his rage. This is not the first time that charges have been made against Captain Healy. Secretary Windom owes it to himself and the American people to dismiss this officer from the service unless the affidavits in the case prove false.

IT is a comment on the conservatism, not to say the stupidity, of the American people, that while Democratic and mugwump journals unite in an outcry against the granting of subsidies to American steamship lines, German legislators are supporting a bill for the subvention of a steamship line to far-off Africa. A small subsidy would speedily develop an enormous trade between this country and neighboring States in South America, and the Republican party favors the prompt granting of such aid. The fact that Germany is reaching out as far as Africa to secure trade shows how close is the competition for the commerce of the world, and how foolish we have been in permitting foreigners, by the aid of subsidies to the merchant marine, to take the lion's share of trade from this hemisphere.

IN the eloquent address before the State Bar Association, Colonel Robert G. Ingersoll spoke specially of crimes against criminals, and declared that punishment by imprisonment, degradation, torture, and death had failed to prevent crime or reform the degraded. He argued that while the State had a right to punish a man for wrong-doing, it has no right to take his labor without compensation. He thinks it would be better and more economical to put prisoners at work and lay aside their earnings at interest for the benefit of the convict on his release. This is a novel argument, and has attracted a good deal of attention. It has *never* been argued that the purpose of prisons is not to make money, but for reformation and punishment. The prison system has too much of the brutality of the past in its make-up and management, and Colonel Ingersoll has done a good thing in calling the attention of the public so directly to this fact.

VERY few persons have any knowledge of the existence of an organization called the Universal Peace Union, at Philadelphia, and yet it has done a great work in behalf of the Quaker policy of arbitration in international difficulties. It has recently issued a list of treaties and arbitrations between the United States and foreign Powers made from 1776 to 1889 inclusive, and it points out the fact that all of these, numbering 233, have not cost as much as a single war would have done. No lives have been sacrificed, and no bitter hatreds engendered. The purpose of the Universal Peace Union is to secure such permanent treaties and arbitrations between the United States and other nations as shall render war with them hereafter impossible. The long list which lies before us has reference to nearly every class of difficulties that could arise between the United States and other Powers. It is in itself the best and strongest argument in favor of the Quaker policy of peace.

THE Suburban Press Association, including one hundred weekly papers printed within a radius of sixty miles of Boston, have memorialized the Legislature of Massachusetts for the enactment of a just libel law. They ask for a bill which shall provide that no action for libel shall be maintained for the publication of matter of legitimate interest to the public, if made without malice, and if effectually retracted or corrected as soon as it is shown to be untrue or a mistake. The press of the State of New York have for two years sought an amendment to the libel law in the same line, but they have not been able to secure its passage. This year the effort will be renewed, although the appointment of Mr. Acker as Chairman of the Committee on Judiciary in the Assembly makes it improbable that the bill will pass. The press of the State owe Mr. Acker no thanks for his opposition to a libel reform law last winter, and his appointment at the head of the Judiciary Committee is little less than an affront to the press of the State.

OUR friends of the Democratic press have been telling us for months past that the Samoan treaty, negotiated some time ago at Berlin, was a disgraceful surrender on the part of the American representatives; that Mr. Blaine was overmatched by Prince Bismarck—and so on to the end of the chapter. There may be some silly persons here who have been deceived by this chatter of the partisan critics, but it is obvious that German opinion is not at all influenced by it, for now comes the announcement, not that the treaty is hailed as a Bismarckian triumph, but that it is denounced by the German press of both parties as a "German retreat." Evidently there is a mistake somewhere as to the real significance of the treaty, and perhaps it would not be discourteous, in view of the constitutional perversity and obliquity of vision of the average Democratic and mugwump editor, to assume that the German estimate is very much more nearly correct than that of these partisan organs.

MISS KATHARYN KERENS.

THE young lady whose portrait is given herewith is Miss Katharyn Kerens, the lovely daughter of Mr. R. C. Kerens, one of the wealthiest and most influential railroad men in St. Louis, and Vice-president of the St. Louis, Arkansas and Texas road. Mrs. Kerens is a handsome, high-bred lady, with graceful address, and her husband a fine-looking man, with snow-white hair and mustache, and a genial smile for every one. It is but one short year ago that their eldest daughter, one of the sweetest rosebuds of the season, made her initial bow to polite society, and now social success has crowned her one of the most popular and admired belles of the season. She is a graduate of a fashionable school in New York, and while there received a great deal of attention from representative society ladies. The day she graduated this young lady was almost smothered in flowers sent by different friends. One tribute was especially handsome—a gilded champagne basket filled with glowing American Beauties, presented by the Adams Express Co. Last summer Miss Kerens went abroad with her younger sister, Miss Madeline Kerens, and two or three friends, and spent some months traveling on the continent.

In appearance Miss Kerens is of the average height, with an exquisite complexion of milk and roses, and a fine figure. Her neck and arms are perfect in contour, with bewitching dimples on the shoulders, and this beauty of outline is carried out in the pretty hand, with its taper fingers and delicately rounded wrist. Her eyes are hazel, and her abundant hair, worn low on the snowy neck, is of a dark shade of brown, with a glint of auburn in the sunlight. Miss Kerens has a remarkably sweet disposition, and is a great favorite in the *beau monde*.

An elegant house in Vandeventer Place, one of the most aristocratic localities in the city, is the family residence. It is adorned with fine pictures and objects of art, several pieces of an-

tique furniture being especially valuable, among them a richly carved old oaken bench, over 200 years old, which was taken from an old church in Bel-
quian. The long parlor is in the Louis Seize style, hung with portières and draperies of old-rose velvet, and beautified by exquisite furniture of carved and gilded wood, upholstered in rare Pompadour brocade and velvet, by superb Sèvres vases, Watteau screens, and bric-à-brac of every kind, the whole picture of richness and luxury repeated in the tall mirrors on every side. Miss Kerens's own room is worthy of its pretty mistress. It is all draped with rose-colored silk and lace, and the brass bed and French dressing-table, with its oval mirror, have graceful draperies of the same soft materials.

STORMS AT SEA.

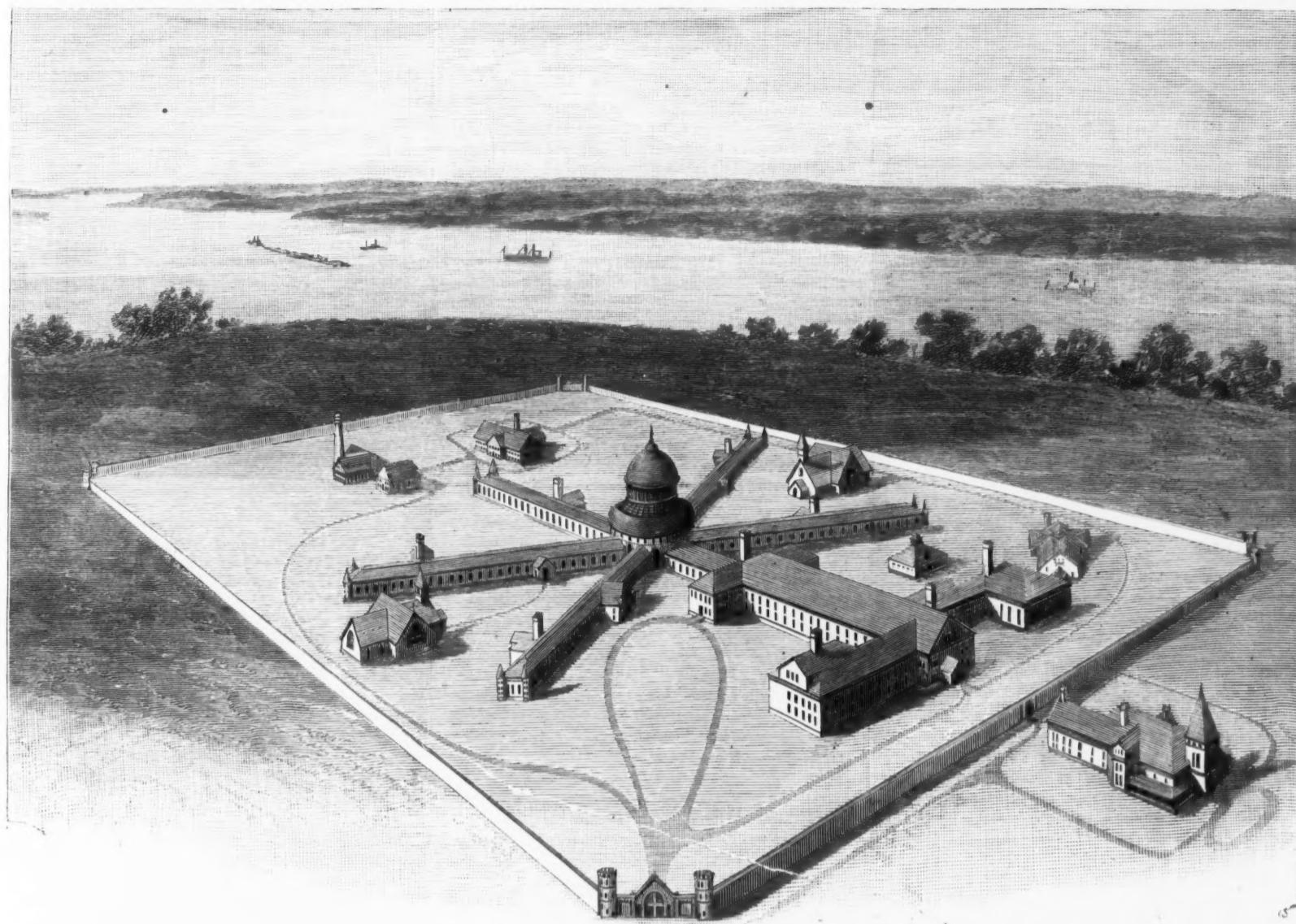
STEAMERS arriving at the port of New York during the third week of January uniformly reported having encountered storms of almost unprecedented severity at sea. In some cases the vessels battled for days with the fearful hurricanes and the tremendous seas, their decks being swept by the merciless waves, their life-boats smashed, and other damage done which made them almost helpless. In one case, that of the *Rhaetia*, it was only by hanging oil-bags over the bows for twelve hours that the steamer was able to withstand the assault of the furious seas. Two incoming steamers reported having passed through the wreckage of a steamer and the carcasses of dead cattle, and this gave rise to a fear that the National Line steamer *Erin*, long over-due, and known to be laden with cattle and grain in sacks, had been lost. Another steamer, the American liner *Ohio*, running to Philadelphia, also passed through a lot of wreckage, consisting of spars and the deck of a small vessel or the top of a deck-house of a large ship. It is thought in shipping circles that many sailing vessels caught out on the North Atlantic in the recent storms have been lost.



REPRESENTATIVE SOCIETY LADIES OF THE WEST.—V. MISS KATHARYN KERENS, OF ST. LOUIS.—PHOTO BY GUERIN.



THE LATE TERRIBLE STORMS ON THE ATLANTIC.—AN OCEAN STEAMER PASSING THROUGH A MASS OF WRECKAGE.



NEW YORK.—THE PROPOSED NEW STATE PRISON AND ITS SITE IN THE TOWN OF ESOPUS, ULSTER COUNTY.—[SEE PAGE 11.]



PRESENTING THE GLOBE-GIRDLER A GOLDEN GLOBE.

THE ARRIVAL IN PHILADELPHIA.

AROUND THE WORLD IN SEVENTY-TWO DAYS AND SIX HOURS—RECEPTION OF NELLIE BLY AT JERSEY CITY ON THE COMPLETION OF HER JOURNEY—FROM SKETCHES BY C. BUNNELL.—[SEE PAGE 7.]

THE LAVA FLOW.

IT found a valley young and fair
And virgin of regret;
That laughed away the amorous air,
Nor dreamed of love as yet.

It left a valley wan and old
And outcast of desire,
When through her maiden heart had rolled
Its passion-flood of fire.

Her springs are dry; and dry between
Is all her flowery pass,
Save one wee strip of faithful green—
The friendship of the grass.

And black across her beauty's wreck—
Poor wreck, that may not die!—
Lies dead the flame she could not check,
Nor can revivify.

So wan and writhen in despair,
So, frozen black in stone,
They lie—the awful semblance there
Of lives that I have known.

CHARLES F. LUMMIS.

NEILA SEN.

BY J. H. CONNELLY.

CHAPTER XI.—(CONTINUED.)

AFTERNIGHT after Nathan Parker's eventful visit to the house, the housekeeper told Neila, one morning, that she was in great trouble about her husband. He had sought work in order to live, and had found it in half a dozen places successively, but had been driven from each by a detective employed by Mr. Clutchley to follow him about and tell his employers that he was just out of the State prison. This malignant endeavor to hound him down to misery, crime, and return to the life of a convict had so infuriated the man that his wife greatly dreaded his killing Mr. Clutchley, should they meet. Bad as it was for her boy to have a convict father, infinitely worse for him would it be, she deemed, to have had a father hanged, and already in imagination she saw Nathan on the road to the gallows.

Neila would have immediately sent a sum of money to the poor fellow through his wife, who admitted that she had occasional but rare speech with him at a wicket in the gate; but she literally had not a dollar. Under pretext of keeping it securely for her in his strong safe, Mr. Clutchley had got from her all the money she had brought from the hotel, and it was not in his nature to give up anything upon which he had once laid his grasp. In this emergency she went to him, and, of course without telling him why she cited it, asked for the return of her money, only to be met with a blunt refusal. He had provided for her, he said, every thing that she needed, and she did not require money. Regretful as subterfuges were to her honest soul, she stooped to one in affecting unconsciousness of her imprisonment, and suggesting that she would like to have some money to get a few things with.

"You will have to wait to get things until I can spare time to go with you," he said, roughly. He scarcely troubled himself to wear any mask at all now in dealing with her.

But Neila had made up her mind that she would foil him in his attempt to drive Nathan Parker to extremities, and her active mind was fruitful of resources when planning for the benefit of others. What could she, a penniless, imprisoned girl, in a strange land, do to help anybody whom a rich and unscrupulous man of influence had determined to crush? She could draw little pictures, either with water-colors or pen and ink, and could draw them charmingly, too, for she had much natural artistic talent, and had been well trained by a careful English teacher in Ceylon. She, fortunately, had plenty of materials in her trunk, and no other occupation, so she might probably make a good many little pictures that Mrs. Parker could get into her husband's hands, and that he would be able to sell, at low prices, probably, but for sufficient in the aggregate to get him a living until Mr. Clutchley's persecution of him should wear out. It is sufficient to say now of her ingenious scheme that it was so far successful as to exceedingly exasperate Mr. Clutchley, who could not understand how Nathan found the means to live, when he was not allowed to labor and would not commit crime.

But for Mrs. Parker's oath, which Neila was determined should be respected—no matter what the sacrifice on her part—it would have been easy now to have opened up communication with Harold Godfrey, who would very quickly have come to her rescue. That young man had not ceased to occupy himself with thoughts of her and endeavors to "discover her fate"—that being the gloomy way in which he now spoke of her prolonged disappearance.

A scheme suggested itself to him one day for "making Clutchley show his hand," which Dudley Fordyce had much difficulty in restraining him from undertaking. His idea was that he could get the press to take up Neila's case, and treat it sensational as "Another Mysterious Disappearance."

"Let us look at that project a little before we try it," objected Fordyce. "The first reporter who goes at the old fellow—and of course they will all pitch at him the first thing to find out how much lost she is—will learn that he is her legal guardian, that she went with him voluntarily from the hotel where she was, and that he knows very well where she is now, as nobody has a better right to. That will spoil the sensation before it ever gets into print. What, then, will you have accomplished? You will have started curious questioning and speculation, that the evil-minded will direct not against the rich and respectable Mr. Clutchley, but against Neila, whose sex is sufficient excuse for the scandal-mongers to rend her fair fame. You have demonstrated an interest in her. That is all that will be needed. Your

name and hers will be coupled together in paragraphic innuendoes in the carion-purveying class of the weekly press. Nobody will care to find her. Her good name, that they may tear it to tatters, will be all they will want. And you will be powerless to stop the process of defamation. The more you protest the more amusement your indignation will afford."

"I would shoot the man who slandered Neila."
•• You cannot shoot bodiless rumors in the air."
• I would sue the papers that published the libels."
• Libel suits are the breath of their nostrils."

Harold abandoned his idea. Yet it was a practical one, despite all Fordyce's timid exaggeration of its possible consequences. Clutchley would have been exceedingly unwilling to have the light of press publicity thrown upon his proceedings, and it is more than probable that a plain, straightforward statement of the facts by Mr. Godfrey would have enlisted the effective co-operation of some influential daily in compelling the old man to produce his ward in open court.

The attempt to have Neila found by a detective, of course, amounted to nothing. The man employed to work it took several days to find out where Mr. Clutchley lived, inquired there for Neila, and was, of course, deceived easily by Mrs. Parker. Then he professed to have "a clew" leading him out in the vicinity of the Delaware Water Gap, where there was pretty fair black-bass fishing at the time. After that he had another clew up in Connecticut, where it just happened that he also wanted to look up a supposed insurance swindler at the same time. So he went on for three or four weeks, until Harold divined that he was a fraud and discharged him.

Millicent's bright idea was just as successful as a reasonable mind would have expected it to be. But she was undeniably honest about it, and faithful in the service she had assigned to herself. She could not suppose that any girl in New York would long endure to be kept away from the dry-goods stores, the modistes, the milliners, and the confectioners. So she haunted them conscientiously—even a little more than she might have done if she had not been looking for Neila. But it is only just to Millicent to say that she really did think her way a good one, and had she thought of any other as better, would have pursued it quite as energetically, even though it might have involved infinitely greater labor and actual sacrifice of her preferences, habits, and pleasures. The fact is that she sympathized greatly with Harold, who she saw was very unhappy, and was also grateful to him for his sympathy with her in her secret designs upon his friend Dudley, to which he had promised to lend his co-operation.

Her progress in winning Dudley, it may be remarked, was annoyingly slow. He was willing enough to be captured by her when he happened to think of the matter at all, but about this it was hard to get his thoughts away from his engrossing experiments on the "talking ray." His days were occupied with study and such preparatory and formative work as could be done by himself alone in his laboratory; while almost every night, until after midnight, he at one instrument and Godfrey at the other, five miles apart, were jointly absorbed in their tentative toil. As he predicted, Godfrey had speedily been enthused by the conceivable possibilities of the talking ray. In moments of expansion the latter would even go farthest in his speculations. It was quite within the realm of probability, he affirmed, that by this means communication might be established with the inhabitants of other planets. Of course, upon the planet selected for neighborly intercourse, selenium and some one intelligent enough to employ it would be requisite. But beyond that all would be plain sailing, merely the determination of three things—how to produce the sufficiently powerful ray to travel so far, what color-vibrations it should have, and the sound-vibrations it could best carry.

"Yes, those are all," assented Fordyce, dryly, scratching his head and sighing.

The only person besides themselves cognizant of those experiments was Mr. McCroddy, who decidedly and openly disapproved of them. It was his business to take care of the apparatus and hand things to his master when they were wanted, not to tamper with preternatural laws and their demonstrations; but he had his opinions, nevertheless. Electricity he comprehended as "a sort of invisible cold steam that's stuffed into the wires until they get hot sometimes wid the power of it," and he had become so far sated with manifestations of its various effects that he was not likely now to be surprised by anything done by means of a wire; but an audible voice carried distinctly to a distance of five miles by a beam of light, without any wire, was too much for him. That there was something satanic about it he was very strongly inclined to believe, and when he heard his master and Mr. Godfrey talk about transmitting speech in that way ten, fifty, a hundred miles, and even to the planets shining afar in space, he used to wander off, devoutly murmuring, "The saints be betune us and harrum," and, sitting by himself in a remote corner of the laboratory, croon, dolefully and low, "Rise up young William Riley and come along with me."

CHAPTER XII.

THE month of July, in which Harold Godfrey had been accustomed to take his "summer vacation," could not, this year, either drive or lure him from the city. How could he venture to go away, even for a day, when at any hour a message might come from Neila, summoning him to her rescue? Perhaps, had he been left to himself, he would have despaired of ever receiving such a message. Certainly he was often heartsick with the weary waiting for it. But his lawyer and Dudley kept on insisting that it would come.

"Clutchley," they argued, "will relax his vigilance in preventing your communication with her, if he imagines that you have forgotten or ceased to care for her. Then, if she wants to do so, she will find an opportunity for letting you know where she is."

Possibly they did not really have much confidence in the hopes they uttered to him, but that reasoning was all that had kept him from doing something rash and unpleasant to Mr. Clutchley. So they stuck to it.

One hot afternoon Harold sat in his office mentally weighing the probabilities and taking a very pessimistic view of the situa-

tion, until he sank into a gloomy reverie, from which he was with difficulty awakened by the persistent iteration of his name, in a sharp voice near his elbow. Looking up he found confronting him, across the office-rail, one of the preternaturally shrewd urchins of the District Messenger service; a lad not more than fourteen years old, and small of his age, but with a startling look of maturity in his keen gray eyes, and a worldly-wise stamp of self-reliance on his freckled features.

"Sorry to have to wake you up," explained the lad, apologetically, "but I ain't got no time for funny business. I just sneaked the chance when I had a call down this way to run in and see you on a little private business."

"Well, my boy, what do you want with me?" responded Harold, pleasantly, being now fully awake and rather amused by the little fellow's manner.

"Do you know anybody named Neila?"

Godfrey fairly bounded from his chair in astonishment, exclaiming, excitedly:

"Yes, indeed I do. What do you know about her? How do you know that name? Where is she? If you can tell me that, this will be the best day's work you have ever done in your life."

"Say; go slow, boss. Keep cool, and I'll tell you all about it that I know."

"Well—go ahead—quick—what do you know?"

"Last night dad sent me up to Teddy Flynn's for the beer for dinner. While the barkeep was fillin' the growler I was a-lookin' around, and I see a new picture on the wall, at the end of the bar. It was little, but as pretty and real like as you ever see anything in your life; plain as a photographt; with a river, and mountains, and a round-topped house, and funny trees all bunched up at the top, like you see sometimes on circus-bills. And what ketched me was it was all drawed out by hand, with pen and ink. But the curiosest thing about it, when I come to look into it, was the ground down in the front of the picture. It was just like a patch of smooth ground among some rocks at first sight, but get close to it, and—well—say!—here's a copy I took off it—bigger and coarser, 'cause I can't make such fine little marks, but there's no mistake about it. Do you see anything in it?"

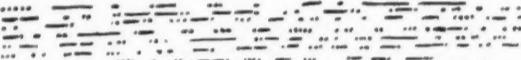
Harold, who had listened with some bewilderment and impatience to the lad's narrative, took the bit of paper offered him as a copy of the picture's foreground, and started, with a vigorous ejaculation of surprise, for the "little marks" spoke to him, as they had to the quick-witted messenger, at sight.

"I see you understand it," remarked the boy, with a grin.

"Of course. How did you come to do so?"

"Oh, I'm studyin', odd times, to be an operator when I get old enough, and Morse's alphabet is as plain as print to me."

Here was what was presented to Harold Godfrey's eager gaze and ready comprehension:



He read it aloud, not without the tears rising to his eyes, called up by his mental picture of Neila's distress:

"Please tell Mr. Godfrey, on Twenty-third Street, that Neila is a prisoner in Mr. Clutchley's house on Washington Heights, and begs release."

"That's the way I read it," assented the boy.

"Where did you say that you had seen that picture?" asked Harold, after a moment's silence.

"In Teddy Flynn's, up on Tenth Avenue."

"This is an amazing thing!" muttered the young man in a tone of soliloquy. "How could anything of her work ever have found its way to such a place? How could she have employed that alphabet? It doesn't seem real. Boy, how did you know that I was the Godfrey who should have that message?"

There was a tone of suspicion in his question, and he eyed the little fellow sharply.

"Guessed it. I didn't know of any other Godfrey on the street, and if I had I'd a' given you the first hint at it, anyway, 'cause you're always good to the boys that answer your calls."

"Oho! So you knew me before?"

"Of course. You're in our district, and all us boys know you, and like to get your calls. We know where we're likely to catch stray quarters."

"What is your name?"

"Joe Thorpe, sir."

"Well, Joe, if this turns out as I hope it will it will be better for you than a good many months of catching stray quarters. I shall never forget you. Have you mentioned this message to anybody?"

"What? Me? You bet I ain't."

"You are a prudent as well as a bright boy, evidently, and deserve to make your way in the world, which I will help you to do. Go back now to the station and tell the superintendent that I want you the rest of the day. Then return here, as soon as you can, and take me to where you saw that picture."

Joe's return was speedy, but before he got back Harold had closed up his business for the day, called a coupé, and was standing in the door, impatiently awaiting him.

Teddy Flynn, the proprietor of the Tenth Avenue saloon, was behind his bar when they reached his place, and evidently was not a little surprised by the, to him, mysterious interest shown in his small picture. Willingly he pulled out the pin that fastened it to the wall and passed it over for close inspection. Harold bit his lips to repress his emotion as he bent over it, for an agonizing sense rushed upon his mind of the utter desolation and fainting hope of the poor girl, driven to this desperate expedient of enlisting blind chance to make her helpless position known. It was all as Joe had said. The scene was an Indian one, including a clump of palms, a temple, and distant mountains—probably a scene from memory, so far as its prominent features went—but the element that fascinated his sight was that little bit of foreground—simply a piece of exquisitely careful "line and stipple" work to the casual glance, but clear as "poster" type to him, or to any one familiar with the characters employed.

"May I ask," inquired Mr. Godfrey of the saloon-keeper, "how this picture came into your possession?"

"Sure you may," pleasantly replied Teddy, who was a stout, good-humored looking man, of middle age. "I gev two dollars

for it to a poor chap that comes in here sometimes. He had three of them to sell, and I picked that wan out."

"I will give you ten dollars for it."

"You will?"

"Yes; I want it."

"Well, I'm not in the picture business myself, and don't care to make anything out of it, but if you want it for that you can have it, and I'll give the differ to the poor fellow that sold it to me. It was only to help him that I bought it anyhow."

"Did he tell you where he got it?"

"He did not. He just said would I give him two dollars for it, and I said I would, and that's all there was about it. I'd have took another, but I had the brewer to pay that day."

"I would very much like to see him. Do you think you could put me in communication with him?"

"I dunno—maybe!"

Teddy spoke hesitatingly, and looked at Harold with a little suspicion. After a moment of uneasy silence he said, questioningly:

"I hope there's nothing crooked about it?"

"Nothing whatever," Harold hastened to reassure him. "I hope that he will give me some information that I am anxious to obtain. His possession of this picture encourages me to believe that he can, and if so, I will make it very well worth his while. That is all."

"Nothing that'll put him in a hole?"

"Nothing—upon my honor."

"He's givin' it to you dead straight, Teddy. You know me; an' I know all about it, an' I say so. See?" broke in Joe, with an air of earnest assurance that was evidently not without effect.

"That's all right, then," responded Teddy, with evident relief; "but I'm sorry for the poor fellow, and devil a straw would I put in his way. He has had hard times enough. He's been doin' time, but he says he's a straight man for all that, and I believe him. It was a dirty job that sent him, an innocent man, up the river for years, and now that he's out again the same parties that put it up on him are doin' all they can to drive him out of all honest work."

"If that is true it is an infamous thing," exclaimed Harold, indignantly, "and I will befriend the man if he deserves it."

"Well, then, you'll find him down on the block bayant, just now. He has a job there for the day on foundation diggin'. Fine work that is for a boss brass moulder and finisher, as he is, if he would be let work at his trade. Sure, you know him, Joe. It's big Nathan."

"Oh, him! Why, of course; I know him well enough. Come along. It's on Casey's job he'll be workin'."

"That's where it is," assented Teddy.

Harold gladly paid over the ten dollars he had offered, put the picture carefully in his pocket, and started out with his guide to look for the next link in the chain that he hoped would lead to Neila—the man who had "been doin' time."

(To be continued.)

IN FASHION'S GLASS.

A REFLECTION OF CARNIVAL DRESS AND FANCY COSTUMES.

AS the rush and crush and the whirr of the holiday period has imperceptibly become an echo of the past, and the season of festivities has reached its height, children's carnivals and costume balls will soon be the order of the day. The choosing of a costume both suitable and becoming is often momentous as well as perplexing, and a few suggestions may not come amiss. There are innumerable pretty costumes for children, not the least of these being the one shown in the picture, which illustrates a "Tiger-lily" for a little girl.

A very picturesque costume for a little boy is a page of the time of Charles I., made of white satin and lace. The full knee-breeches are finished with a fall of wide lace and a large bow at the outside of each leg. The jacket is square, and cut away to display a full blouse waistcoat of brocade. The sleeves are close, with full puffs inserted at the inside seams, and lace frills fall over the hands. A double ruff finishes the neck, and a full cape, lined with white or a delicate color, depends from the left shoulder. A satin cap of the "beef-eater" order, with a heron's feather at the left side, is worn on the head, and the low shoes of black velvet have large paste buckles.

Another fancy dress for a little girl, which is very simply made, is "Mary and her little lamb." Any picturesque dress is appropriate, and a toy lamb on wheels should be attached by a ribbon to the girdle. Very pretty costumes for children may be chosen from "Little Boy Blue," "Jack and Jill," Butterfly, Rainbow, Cupid, Titania, "Little Miss Muffet," "Ice Queen," Bo Peep, Water Lily, or any favorite flower. With very little trouble and ingenuity, Jack-in-the-pulpit may be fashioned for a little boy.

Among the costumes designed for young ladies and gentlemen there is Undine, or mermaid, who should wear a dress of pale-green tulle looped over green China silk, with a lavish display of grasses, sea-weed, coral, and water-lilies. A veil of tulle, which is also pale-green, hangs over the hair, which should be flowing; but there must be sea-weed and coral, no matter how next to impossible it may be to obtain them.

A pretty Druidess is costumed in a long, flowing cashmere robe bordered with embroidered oak-leaves. The full, low bodice is drawn to the neck with a shirr string, and a scarf with pointed ends and trimmed with gold floats over the right shoulder, being fastened on the left with a brooch. There is a gold girdle, gold armlets below the short sleeves, and a wreath of oak-leaves is worn on the head. The dress may be either gray or white, with a red scarf.

Perhaps the most elegant costume for a gentleman is that of the Directory, or First Republic of France. Satin knee-breeches, embroidered stockings, jeweled shoe-buckles, brocaded waistcoat, lace ruff high up under the chin, and coat with long narrow tails of brocaded satin comprise a costume the like of which in grace and elegance has never yet been surpassed. The chapeau must not be forgotten, with its drooping sides and high, curved crown.

An elegant costume for a gentleman is a Louis XV. cavalier. The long coat is of striped ottoman silk, plum and straw color, and embossed with gay flowers. Waistcoat of white figured satin, with plum-colored velvet breeches tied with yellow

ribbon. Stockings are of mouse-gray silk, with yellow satin shoes to correspond with the cuffs and facings of the coat. A full jabot of white lace is down the front, and the hat is of Tuscan straw, trimmed with ribbon and flowers.



TIGER-LILY COSTUME.

The skirt of this dress is made of white tarlatan, very full, over which are laid long, pointed leaves of green tarlatan, in three thicknesses. A drapery of tiger-skin plush encircles the body, and a lily-wreath is worn on the hair. A cluster of tiger-lilies on a branch is carried in the hand.

The Maid of Athens would, of course, wear the classic Greek dress, with a flowing skirt of white cashmere, the hem trimmed with gold braid in a Grecian design, and the chiton or sleeveless jacket made of the same material. A gold belt, armlets, bracelets, a fillet on the head, and sandals complete this very classic costume. The diploidon, or flowing cloak, is sometimes worn instead of the jacket, and is covered with silver stars and draped from the shoulders.

ELLA STARR.

A WONDERFUL ACHIEVEMENT.

NELLIE BLY, the representative of the New York *World*, has beaten the record, having girdled the globe in 72 days, 6 hours, and 11 minutes. The wonderful journey was completed on the afternoon of January 25th, when the brave young traveler stepped from a Pennsylvania Railroad train in Jersey City amid the tumultuous cheers of a vast throng of excited spectators. She was formally welcomed by Mayor Cleveland, and subsequently was escorted to the *World* office, where another great multitude awaited to welcome her home. The story of the journey thus happily concluded is one of intense interest, possessing all the elements of romance and adventure, and illustrating as never before how space and distance are in these later days annihilated. The *World* in no sense exaggerates the facts when, in summing up this achievement, it says: "Without guide or escort; speaking no language but her mother tongue; with none of the paraphernalia which renders circumnavigation of the earth a *tour de luxe*; with but a single gown and an outfit which the ordinary woman would consider inadequate for one day's visit to Newark (nine miles away), this frail, slender, plucky young woman has traveled over 23,000 miles, has touched at every continent, has obtained flying glimpses of every phase of the world's civilization, has demonstrated the perfection and simplicity of modern methods of travel, and has established a record which within her own lifetime would have been regarded as chimerical as a journey to the mountains of the moon."

DEATH-ROLL OF THE WEEK.

JANUARY 21st.—In Cambridge, Mass., Francis Bowen, one of the oldest professors of Harvard College, aged 78; in Florence, Mass., Alfred T. Lilly, a noted philanthropist and reformer, aged 76; in Wooster, O., John McSweeney, the most prominent criminal lawyer in the State. **January 22d.**—In Berlin, Baron von Frankenstein, one of the leaders of the clerical party in the German Reichstag; in New York, Franklin A. Paddock, a well-known lawyer, aged 62; at Ridgewood, N. J., Rev. Jacob West, honorary secretary of the Board of Domestic Missions of the Reformed Dutch Church, aged 71; in Philadelphia, Adam Forepaugh, the veteran showman, aged 69; at Lakewood, N. J., James R. Jesup, a distinguished corporation and railroad lawyer, aged 70; at New Haven, Conn., Professor Johnson T. Platt, of the Yale Law School, aged 54. **January 24th.**—At Woodstock, W. Va., Harrison H. Riddleberger, formerly United States Senator, aged 55; at Canandaigua, N. Y., Henry S. Pierce, a well-known banker and Republican leader, aged 53; at Springfield, Mass., John Ames, known as the "father of paper manufacturers" in the Connecticut valley, aged 90; in Boston, Mass., Daniel Leeson, the veteran actor, aged 65. **January 25th.**—At Heidelberg, Germany, Judge William F. Pitketh, of New York City, aged 50; at Des Moines, Ia., Professor F. B. Brewer; at Meridian, Miss., Captain J. W. Read, a famous Confederate naval officer. **January 26th.**—At Odessa, General Radetzky, one of the heroes of Shilka Pass, which was so gallantly held by the Russians against the Turks in 1878; at Dublin, Ireland, Rev. Dr. T. Withrow, Professor of Church History at Magee College, Londonderry; at Valparaiso, Ind., Rev. G. N. Boyd, a veteran Methodist clergyman. **January 27th.**—At Canaseraga, N. Y., General Lester B. Faulkner.

PERSONAL.

IT is said that the Count of Paris proposes to visit the United States during the coming spring.

The baby King of Spain receives an allowance of \$1,000,000 a year. He can afford a new rattle every day.

COMMANDER WILLIAM M. FOLGER has been selected for chief of the ordnance bureau of the Navy Department.

SENATOR QUAY has gone to Florida on his annual fishing and gunning excursion. He is an expert at killing tarpon.

SENATOR INGALLS is at work on the last chapter of his novel. If the book does the author justice it will at least abound in spice.

In his inaugural message to the New Jersey Legislature Governor Abbott took an unexpectedly advanced position in favor of ballot reform.

MR. GLADSTONE has been offered \$25,000 a year by an American publisher for the exclusive use of everything he may write for publication.

THE New York *World* figures it out that Calvin S. Brice's election as United States Senator from Ohio cost him, one way and another, about \$500,000.

DELEGATIONS of Southern Republicans have waited upon Senator Ingalls and thanked him for his recent speech in the Senate on the so-called negro problem.

EX-KING MILAN, of Servia, receives \$5,000 a month from Servia and \$2,000 a month from the Emperor of Austria. He finds no difficulty in spending it all.

THE Czar of Russia is cutting down his household expenses. He discovered that great extravagance was practiced by those having charge of his domestic outlay.

THE first article of the Electoral law, by which the right of suffrage is given to every Spaniard twenty-five years of age, passed the Spanish Chamber of Deputies by 141 to 31.

CAPTAIN WILLIAM KENNEDY, forty years ago the commander of an expedition that searched for Sir John Franklin, and which made many important discoveries, died recently in Manitoba.

LITTLE KUNZE, the German who was convicted of complicity in the Cronin murder, having been granted a new trial, has entered bail and placed himself on exhibition in a dime museum.

PROBABLY the youngest life convict in the United States is John Wesley Elkins, twelve years of age, who has just been sentenced to prison for life for the murder of his father and mother.

DR. WEICHSELBAUM, of the University of Vienna, has discovered the bacillus of influenza. He finds in it some similarity to the pneumonia bacillus, but is sure that it is a distinctly different microbe.

M. NAQUET, the hunchback French Senator, who has for a year been so prominent as a Boulangist leader, is the author of the French divorce law which freed Patti and other well-known people from objectionable husbands and wives. He has written several volumes of poetry.

THE farmers of central Illinois are pushing the claims of S. W. Allerton, of Chicago, for the United States Senatorship, to succeed Senator Farwell. Mr. Allerton is a practical farmer and stock raiser himself, and is stoutly opposed to monopolies and the Interstate Commerce Law.

MR. BLAKELY HALL, a favorite contributor to FRANK LESLIE'S, surprised his friends the other day by stealing away for an hour or so from his sanctum and returning with a wife. The wedding, which took place in New Brunswick, N. J., was a very quiet one, owing to the recent death of a relative of the bride.

AMONG recent appointments by the President are those of Augustine Heard, of Massachusetts, to be Minister Resident to Corea; Louis Gotschalk, of California, Consul at Stuttgart; John F. Winter, of Illinois, Consul at Mannheim; Richard Guenther, of Wisconsin, Consul-General at the City of Mexico; Thomas McDermott, of Tennessee, Consul at St. Thomas, West Indies; George M. Pepper, of Ohio, Consul at Milan.

IN a recent interview with a Western editor, ex-President Cleveland said that if he considered his own feelings he would prefer some one else to take the Democratic lead in 1892. When the editor suggested that no one else was thought of among the Democratic masses, Mr. Cleveland is said to have replied: "Men who have elements of leadership develop rapidly, and it is a long time till 1892. It is not a matter of men, but of principles." Perhaps.

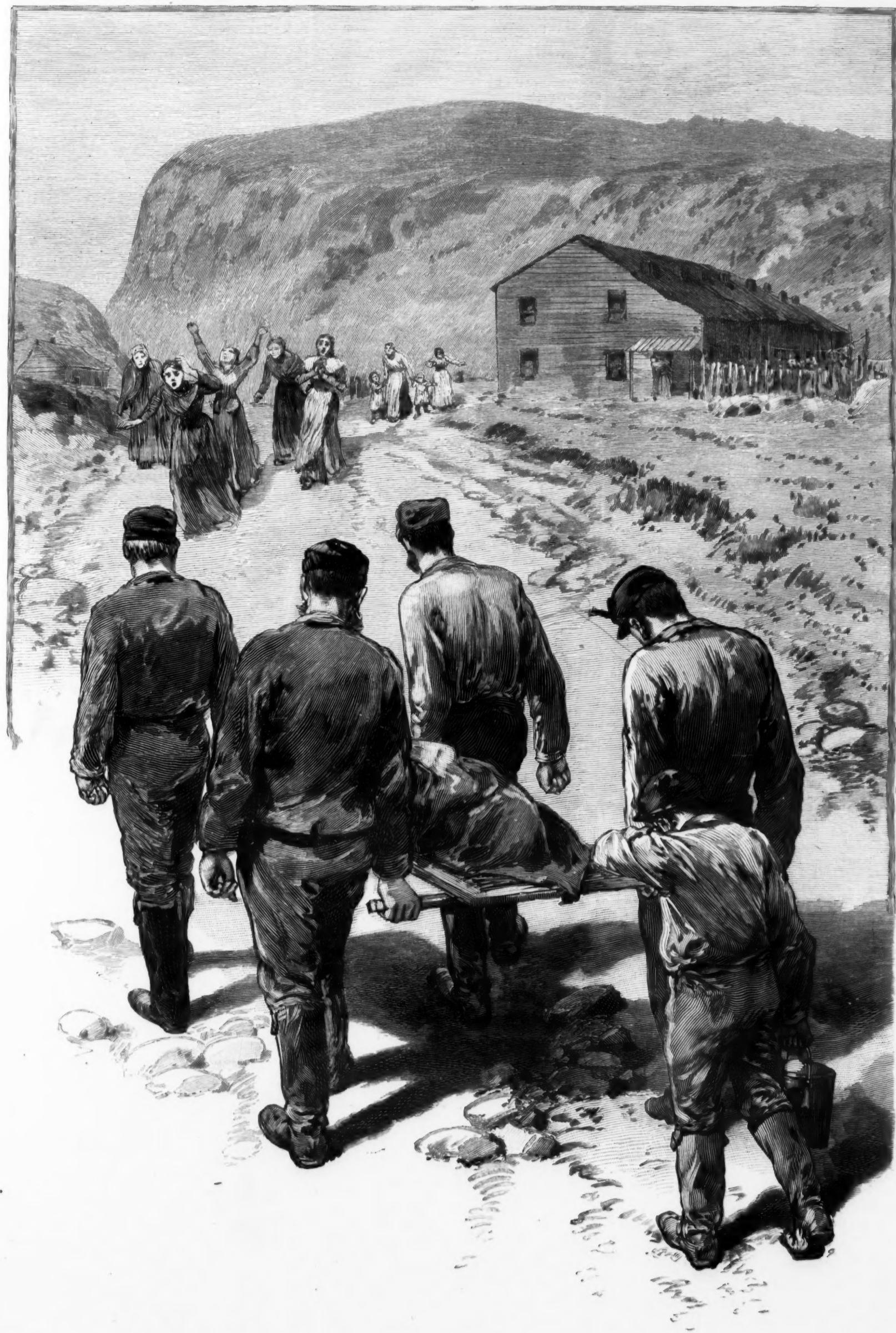
SIGNOR PIETRO MARCOLINI, known as the beggar at the portico of St. Peter's, Rome, and recently deceased, was a somewhat notable character. He was the only person authorized to beg at the west entrance of the Basilica. He received this permission from Pius IX., who had taken a fancy to him, and who also gave Marcollini an old cloak, for which the beggar often received tempting offers, which he uniformly declined. Marcollini had begged for years, and found the occupation profitable. On his death he left \$10,000 to his nephew.

GEORGE A. LOUNSBERY, for many years cashier of the New York Post-Office, and one of the most popular officials in the service, committed suicide recently, having embezzled \$40,000 of the Government's money and fearing consequent exposure. He had the perfect confidence of the business community, and was strongly urged for postmaster when the present Administration came into power. He had the handling of millions of money every year, and his accounts had invariably been found correct. He was paid the mean and petty salary of \$2,600.

REV. DR. TALMAGE, while in England, spent an afternoon with Mr. Gladstone, who presented him several marks of personal esteem. In the course of conversation Mr. Gladstone said: "Talk about questions of the day, there is but one question, and that is the Gospel. It can and will correct everything needing correction. All men at the head of great movements are Christian men. During the many years I was in the Cabinet I was brought into association with sixty master minds, and all but five of them were Christians. My only hope for the world is in bringing the human mind into contact with divine revelation."



NEW YORK CITY.—A FANCY-DRESS BALL AT THE METROPOLITAN OPERA HOUSE—SCENE AT THE ENTRANCE.—DRAWN BY Miss G. A. DAVIS.



THE SHUT-DOWN IN THE ANTHRACITE COAL REGION OF PENNSYLVANIA.—A COLLERY ACCIDENT: CHARACTERISTIC SCENE IN
A MINING VILLAGE.—FROM A SKETCH BY JOSEPH BECKER.—[SEE PAGE 11.]

THE OUTSIDER.—SOMETHING ABOUT A
BURNING QUESTION IN BERLIN.

ONE night in Berlin, some time since, I sat opposite a young Jew at dinner who riveted my attention by his remarkable appearance. If ever a face bore the stamp of genius it was his. It was of the ideal Semitic type, with big, fiery, and roving eyes, and a broad and low forehead, above which was a mass of hair thrown carelessly back. His restlessness was extraordinary. He bit his lips nervously, scowled, and twisted his hands together with intense agitation, talking with a degree of eloquence and force that commanded the attention of the people on both sides and in front of him. He was but twenty years of age, of rather delicate physique, and the master of five languages. The amount of general information which he displayed incidentally, as subject after subject came up, was wonderful in a man of his years. He was the nephew of a famous German Jew who had recently been ennobled by Emperor Frederick. Although the talk drifted off in a dozen different channels during the night, it invariably came back to the one subject which the people of Berlin never forgot for a moment. No matter where one went, the talk reverted to the sudden, recent, and amazing prominence of the Jews in national affairs in Germany. The presence of Jews seemed to make no material difference in such discussions. One might have thought, from the freedom with which they talked, that the Germans and the Jews were as far separated by every tie of language, custom, birth, and country as, for instance, the English and the Japanese. One heard the wildest sort of stories of the extraordinary powers of the German Jews, and in turn the bitterest denunciation of them.

* * *

The young Jew who sat opposite to me that night spoke about it with unusual vehemence.

"It makes me sick at heart," he said, half savagely, in answer to some casual reference to the anti-Semitic movement, "to hear the perpetual and cowardly tirades against Jewish prominence in Germany. Wherever I go I find the air burdened with the same silly and hysterical shriek of 'Down with the Jews!' The advertising columns of the papers are filled with notices of meetings called to protest against the supremacy of the Jews in literature, science, art, or politics. If I enter a beer-hall, nasty phrases and contemptible couplets read my ears on every side, and the brains of the young men of Germany have so far lost their power that all the youths do is to rush around the streets stamping the dead walls with the inky legend, 'Down with the Jews!' Protests pour into the faculty of the universities accusing the Jews of the ghastly crimes of pushing their way to the front and taking all the prizes, and of standing so near the blackboard and working so hard for honors that the Teuton has no chance. Wherever you go you see the heavy and flabby-faced German leaning over his table, pouring down mug after mug of beer all day long, and nursing his fat belly, as he alternately mops the perspiration from his forehead and curses the Jews.

"And yet you do not see the race that are so bitterly condemned guzzling in beer-halls morning, noon, and night. The Jews are at work. They are the hardest students in the universities, and the most capable lawyers and doctors, simply because they believe in the omnipotence of brain. Herd any vast conglomeration of animals together and you will find that the lean, earnest, active, and intelligent will get the mastery over those who display the propensities of the pig and the glutton."

* * *

The discussion started in this fashion grew so bitter that the dinner broke up in something very nearly approaching a row. It was an officers' dinner in the Kaiserhof. I can give no idea of the eloquence and force which the young Jew displayed in carrying his argument. The bitterness of the feelings of the Germans present was proved by the manner in which they replied to the onslaught. Insults fell thick and fast. Of course there was no question about the bad taste of the whole discussion, and the fact that it resulted as it did only shows how intense the feeling was in Berlin over the Jewish question.

The anti-Jewish crusade is practically in full swing there now. The mainstay and hope of the anti-Jewish faction lies in the person of the Emperor, backed up by Bismarck, whose hatred of the Jews is well known. A great deal of the talk about the sympathy and love which the German people felt for the Emperor Frederick during his long stay in Berlin was due to the emotional character of some of the correspondents. As a point of fact, Kaiser Frederick was hated and despised by a very large section of the more pretentious people in Berlin. It was the old-time Prussians and the peasants who worshiped him most. The antipathy of the aristocracy of Berlin to Frederick was due to the fact that his English wife had an ascendancy over him, and that he was the first of the German sovereigns to enoble the Jews and lift them into social prominence. Every aristocrat of Berlin feels that it is a part of his creed to sneer at the English and the Jews. It was perfectly well-known among the old Teuton families in Germany that Frederick owed the chief of the Jewish clan in Berlin, a banker named Bleichroeder, 2,600,000 marks, and that he was indebted to many other Jews for sums of approximate magnitude. Frederick was always poor, for a man of his exalted station, and the Jews went to his rescue. The result was that when he and his wife came into command of the funds, through the death of the old Emperor, the payment was prompt, full, and complete.

* * *

It should be remembered that only forty or fifty years ago the Jews were so universally despised in Germany that admittance to the ordinary hotels and public houses was absolutely denied them. Yet the Emperor Frederick raised a Jew to such an exalted rank that it gave him precedence over the heads of some of the most distinguished houses in Germany. Even a more obnoxious thing than this to the German aristocrats was the manner in which the Order of the Black Eagle was conferred on Hebrews. This order is the most eagerly coveted of all the European decorations. It practically ennobles a man and gives him the *entrée* everywhere. The bestowal of the order on a number of the Jews aroused the most intense opposition from the then Prince William, now Emperor, and Bismarck, and they were tacitly acknowledged the head of the anti-Semitic move-

ment. Bismarck began his political life by opposing the Jews in the Frankfort Parliament in 1848, and after that he was invariably a bitter and consistent opponent of the race. The aristocrats are heartily in accord with the policy of the Emperor and the Iron Chancellor, but the start that Frederick gave the Jews in the race for honors and position has been eagerly and sharply utilized, and they have a position in the social world of Berlin to-day from which it will be impossible to dislodge them. They won the most eminent places in the professions long ago.

* * *

A colonel of the famous Red Hussars, who was the head of one of the oldest Teuton houses, while talking about the question of Jewish supremacy, once said to me:

"To the shrewdness of the Jews are due entirely Bismarck's efforts to force the Homestead law here on the country. It is modeled on the law of entail in vogue in Great Britain. This policy was the result of a great many years of observation on Prince Bismarck's part. It is about the only feasible way of keeping the property of the Teutons out of the hands of the Jews. The majority of Germans in the agricultural districts are heavy-witted, and no match for the alert and vigorous Jews, and unless the Government protects them the country will be at the mercy of the bankers in a few years. Every effort that Prince Bismarck has made to put his schemes into execution concerning the land laws has been prevented by the Jews. The Jewish press, which is far stronger, by the way, than the official press, ignores the urgency of the measures, and combats the reforms in a thousand ways, particularly in making fun of the big landed gentry of Germany. The petty nobleman of this country is still a feudalist and an absolutist. He deems himself as thorough an autocrat as the Czar, and he unquestionably believes that he is far above the Slavonic underlings who are the farmers of his estate. Landed property in Germany, in fact, consists of innumerable petty monarchies without constitutions. There are no laws that expressly hold the landlord to account, and the result is that the petty monarchs are powerful to do harm, but unable to do any good. They have free license to run into debt, to mortgage all the land to the Jews at extraordinary interest, and to pass over their property to their heirs so heavily encumbered that it can pay the taxes and nothing more. They have not the ability and force of mind necessary to re-establish themselves. Many a Teuton nobleman has been known to run away from his estates and leave them to the Jews, not seeing the good of tilling and planting them for the benefit of the creditors. To be perfectly candid, although I am a Teuton and of a country family myself, it must be said that the gentry have not taken pains to win the hearts of the people, whom they think subservient by nature and birth to them. Hence, both the Jews and the people are against the noblemen, and the Jews have not been slow to arraign one class against the other, and to win the laborer over to the side of social democracy. In this way the bulk of the people have been educated up to the belief that there is no necessity to protect the German landlords, as Bismarck wants to do, and the Chancellor has found the entire laboring population of the country turned against him through the skillful and ingenious scheming of the Jews. The nation consists of atoms without cohesion, like sand. It is kept together by soldiering and police supervision."

The anti-Semitic movement in some places in Germany has risen almost to the point of a social war. In Berlin, a nobleman, Chevalier Schoenerer, at the head of several hundred men of his own class, broke into the house of the editor of a Jewish newspaper, which had announced the death of the old Kaiser the day before that event actually happened, and brutally thrashed the editor and most of the members of his family. He was subsequently arrested, his title of nobility taken from him, and he was sentenced to four months of hard labor in prison."

* * *

Of course in an article of this size it is impossible to give any real idea of a movement of such magnitude as that which concerns the Jewish influence in Germany, but out of a great amount of material which I collected on the subject, I close with some of the observations of Dr. Paulus Cassel, Professor of Theology in the University of Berlin, and pastor of Christ's Church there. He is one of the most influential of the advanced thinkers of Berlin, and has watched the march of events very carefully there of recent years. He is probably as free from prejudice as any one who could readily be named in a city which is replete with violent personal antagonisms.

"The present anti-Semitic agitation," said Dr. Cassel, "is the most immoral and unchristian movement of our times. Communism is the right name for it. Its savage cruelty and brutality are almost beyond conception. No matter to what exalted heights the Jew may climb by reason of his ability, industry, force of character, or personal goodness, he is constantly subjected to the most bitter and contemptible execration and insult. For centuries there existed a prejudice against the Jews, which, though indefensible, had the pretense of religion to back it up. It was respectable because it was an honest prejudice. At that time the Jews had no rights. Nothing was permitted to them in trade. They were not allowed to hold land. They were forced out of the work-shops, and the only thing that the law allowed them to do was to lend money. They were outcasts until a century ago. Under the reign of the great Frederick there existed a statute which was posted upon the city gates, and under which certain tolls on entering Berlin had to be paid by

.....
Calves, Jews, and Pigs.
.....

"In 1812 certain meager rights of citizenship were granted to Jews, but it was not until 1848 that their social emancipation came, putting them, legally at least, on a par with their fellow-men. The Jews are an active, pushing, and talented race. In Germany they think and work well. The Teutons grow sullen, bilious, and heavy, drinking oceans of beer, crying out in feeble protest because they are pushed to the wall by men among whom license and thirst are not deified. After the thorough emancipation of the Jews came, in 1848, they at once entered the different fields of learning, politics, trade, and manufacture. They worked and read. In the wars of 1866 and 1870 the Jews fought side by side with the Christians. But after the war came an era of wild speculation. Berlin bathed in money, wild-cat schemes

of all kinds flourished, and Jews and Gentiles rushed into speculation. Pious societies and churches invested their money in bubbles, and then, as it has invariably been in the history of the world, there came a mighty crash, and the men of brains—again the Jews—rose to the surface. The fools went down, and turned to abusing the men who had been shrewder than they were."

The large number of Germans who were ruined at this time formed themselves into what might be called an army of discontent, and the ceaseless agitation and abuse to which the Jewish race has been subjected ever since is due in a great measure to their efforts. When you ruin a man's fortunes you not only make an enemy of him for life, but the bitterness and hate of his children and grandchildren are added to the original grudge.

Beakley Hall

WALL STREET.—UPS AND DOWNS.

THE unprecedented business of the Chicago east-bound roads, the heaviest ever recorded, would in ordinary times of itself alone be sufficient to boom the stock market, but Wall Street is oppressed by several serious burdens. In the first place, the condition of the money market abroad, in the financial centres of the world, is very unsatisfactory. An evidence of this stringency was revealed by the recent failure of the Artola Brothers, with houses in Paris, Madrid, and London. Their liabilities reach the enormous aggregate of \$2,000,000.

Money is cheap at this writing. It may be dear within a month. It certainly will be higher before the 1st of April. I am not altogether certain that our financiers can prevent the exportation of gold. The stringency in Europe is hardly appreciated by American investors. Our oldest financiers, however, look upon it with grave apprehension. If there is anything in their fears, no boom can continue until the financial situation changes. This much I say from the bear side of the market, and it must be conceded that it contains a great deal of truth. We may have a little spurt in stocks, but it will be short-lived if much gold goes out of this country.

Another thing that handicaps the market is the continuance of mild weather up to so late a period in the winter, and the consequent reduction in the coal output. A good solid week or two of zero weather would act like magic on business. All the coalers are in bad shape. They have suffered now from two mild winters. Their tracks are crowded with loaded coal-cars. Their storage room has almost all been utilized. The production of coal has been cut down, and still the demand does not increase. It must be borne in mind that in 1888 nearly 4,000,000 tons of coal were mined in excess of the demand. Last year the excess was nearly 500,000 tons more, while the stock at tide-water has increased over 1,000,000 tons. All this, notwithstanding the efforts to put the miners in the anthracite regions on three-quarters time, and the taking of large contracts at low prices by the Reading and other companies. Here is the danger that Wall Street must fear—the cutting of prices by the Reading concern which is so anxious to continue work at its collieries that it is making contracts lower than any of its competitors. In spite of this, the Reading officials admit that the company's tracks are blockaded with loaded coal-cars, and that at Port Richmond over 1,500,000 tons of coal are stored awaiting purchasers. This is the condition of the Reading, which has already shut down one-half of all its collieries. Is it any wonder that the coalers fall an easy prey to the bears? Not a bit. Perhaps they have not seen the worst.

It is evident that Mr. Gould is anxious to put up the price of his securities, but Wall Street holds aloof. Investors and speculators both have a dread of them. This is the penalty that Mr. Gould pays for the past. It would have been money in his pocket had he dealt more fairly with the stockholders of his pet road, and let them know precisely the condition of Missouri Pacific, instead of unloading it upon them from par to 115 and then leaving them with a burden all the way down to 60. Another danger about Missouri Pacific is that arising from litigation. The Missouri, Kansas and Texas Railroad claims that but for the mismanagement, frauds, and malversations of its lessee, the Missouri Pacific, and the conversion and dissipation of revenues by the lessee, and the fomentation of vexations and premature litigation against it, its present insolvency would not have been precipitated. It also charges that the Missouri Pacific owes the Missouri, Kansas and Texas large amounts of money which it has refused to pay. There is a feeling in many circles that there is considerable ground for these charges, and if they prove to be true, and the courts are not too pliable, the Missouri Pacific will have to settle in due time.

The Trust stocks have been attracting a good deal of attention again. Lead Trust is very quiet and very strong, and if it carries out its project of making public its annual report at the February meeting, and if that report justifies what its promoters say, I would not be surprised if the stock should be advanced. Whether that will be made the pretext for unloading it again, as was done before, of course no one except insiders can tell. The depression of Cotton Oil stock, I am inclined to think, is occasioned by insiders, who want to punish those who would not come into the new corporation. If Cotton Oil certificates were ever worth 60 they are worth as much now. I never have advised any one to buy them, but I think they ought not to be sold at the present price. If they are worth anything they are worth more, though the price of oil is very low. Sugar certificates continue to be the subject of manipulation. They concern a corporation that is the subject of constant litigation which may imperil its very existence; which has had large losses by speculative investments; which has a pay-roll of \$775,000 to sixteen employés, and which, for a time at least, made sugar at an actual loss. It does not have very much to commend it to the investor or speculator. I hear that an effort will be made to raise the price of Sugar Trust certificates. No matter whether that effort succeeds or not, it is an unsafe thing to handle, so long as litigation continues and the operations of the Trust are all kept secret.

The Northern Pacific has done a good thing and a wise thing by leasing the Wisconsin Central Company, and thus obtaining

access almost to the heart of Chicago. It is good for both concerns, and the stock market seems to approve it. If Northern Pacific were in the hands of men who were free from speculative tendencies it would be a much more profitable investment. As it stands to-day no one wants to touch it, for fear of having it unloaded upon him when the price has been pushed up high enough to satisfy the unloaders.

The settlement of the plan to reorganize Missouri, Kansas and Texas, and the retirement of the opposition to the Olcott committee is a good thing for Wall Street. After the reorganizations have been finished the Street will be in better shape for a rise.

What is this—a blanket mortgage of \$40,000,000 on the Manhattan Elevated system? Jay Gould is always ready with a blanket-mortgage scheme, and he always leaves a big margin for speculation as well as profit. He wants to put \$40,000,000 on the elevated road, when the entire bonded debt at present is only about \$25,000,000. What does Jay Gould propose to do with the other \$15,000,000? Well, ask him. JASPER.

INSURANCE.—WAYS THAT ARE DARK.

THREE must be a heap of money in the insurance business, considering that so much swindling in it is constantly being exposed, and only a small part of what goes on ever reaches the public eye or the public ear. Insurance seems to afford a highway to fortune for designing men. Scheming agents are constantly at work devising plans with which to beguile the public and despoil their purses. Of course this may not be the intention at the start, but in the end this has been, in far too many cases, the result.

Of all the curious insurance combinations that I have ever heard of, the most curious is that which was recently organized at Baltimore. It is called the American Casualty Insurance and Security Company. It has a capital of \$1,000,000—nothing small about this—and it proposes to insure almost everything against loss from any cause. It insures buildings, all kinds of property, cattle, live stock, steamships, steam boilers, electric plants, plate glass, the liability of employers for injury to employees, and losses by wind or storm, frost, electricity, rust, poison, decay, by accident, negligence, theft, or trespass. This is a pretty big contract in the line of insurance, and yet I have no doubt that if its prospectuses are only made seductive enough lots of people will rush to patronize the concern and patronage is only needed to insure the success of any insurance company.

In all, this has been a bad season for exposures of fraud in the insurance business. From St. Louis comes a dispatch announcing a most astounding fraud which has been exposed by the insurance department of the State. It seems that the Midland Accident Insurance Company of Kansas City, which was organized just a year ago, and purported to have a paid-up capital of \$125,000, is discovered to have liabilities of over \$30,000, with assets of questionable value, and a deficit in the paid-up subscriptions of \$56,500. Of course this short-lived concern will have to go into the hands of a receiver. Up in South Dakota the State Auditor has just torn the mask off of a wild-cat insurance company which has been inducing farmers to insure live stock on the mutual plan of a nominal premium and on a very liberal scale. It is said that the farmers will lose several hundred thousand dollars by the scheme of the organizer of this company, who, of course, has filled his pockets and fled. A St. Louis dispatch reports still another development in reference to an association that has hitherto held itself very high. It is learned that some prominent members of the Royal Arcanum have by false representations induced many members of the Order to buy the Fanny Mine stock, which subsequently proved worthless. This is the meanest kind of swindle. It will be too bad if the perpetrators cannot be punished. Still another insurance fraud is reported from Utica, N. Y., where several men have been arrested charged with swindling the Prudential Life Insurance Company out of a large amount of money by making out policies in fictitious names, and securing the amount of them through the connivance of an implicated doctor. The company has suffered a loss of \$10,000 by these proceedings, and it is not a wonder that its managers are mad.

When will people learn to carefully investigate the affairs of an insurance company before they put any money into it? When will they learn to use the same caution about making an invest-

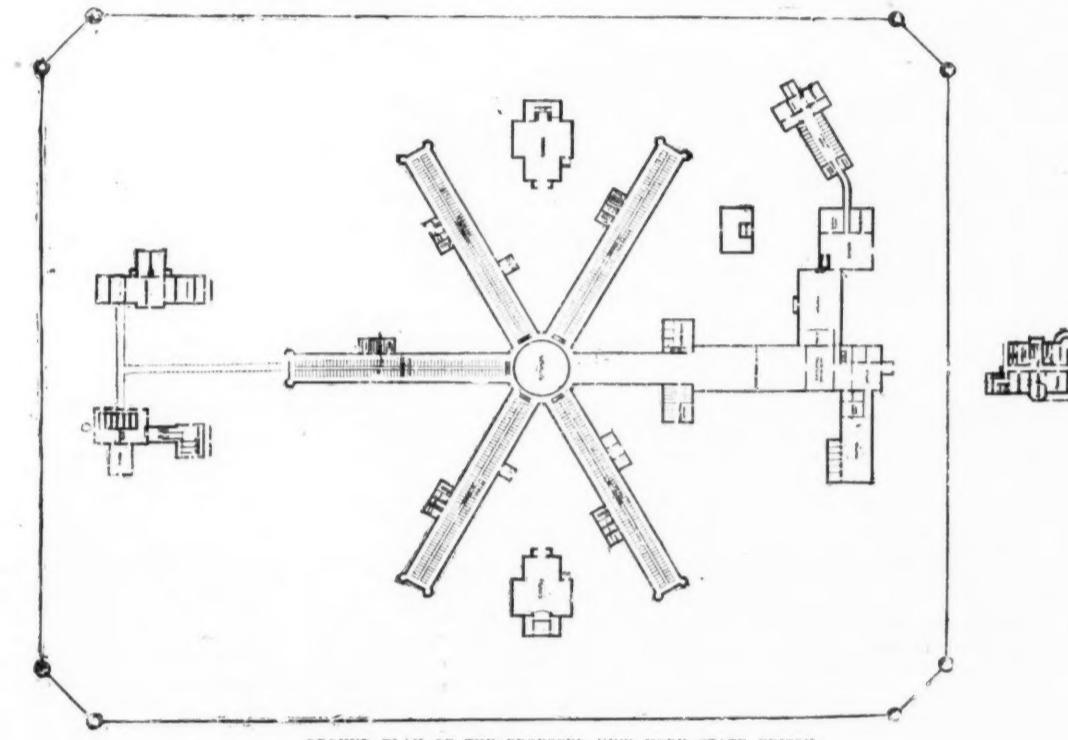
ment in insurance that they do about buying coffee or tea, or bonds or stocks? It amazes me when I look over the long list of wrecked insurance companies, involving losses of untold millions, that men are still found so foolish and so indiscreet as to be misled by the honeyed words of insurance agents representing companies without credit or standing. If the same care were exercised in the matter of insurance that the ordinary man exercises in the direction of business every day, bogus, bankrupt, and swindling insurance companies would die of starvation. The State has a duty in this matter that should not be forgotten.

I have a number of inquiries in reference to insurance companies, and shall seek to answer them shortly. THE HERMIT.

THE PROPOSED NEW STATE PRISON.

WE give herewith illustrations of the proposed new State Prison which is to be erected in the town of Esopus, county of Ulster, on the farm known as "Fairview," the property of Captain A. L. Anderson, containing about 150 acres. This farm is located eighty-five miles from New York City, has a frontage on the Hudson River of about 2,000 feet, and has a commanding elevation. A portion of the property borders on Esopus Lake, which affords an abundant water supply. Taken together, the property possesses superior advantages.

Of the several plans for the prison buildings submitted to the commission, that of Mr. Isaac G. Perry, the new Capitol architect, has been agreed upon as the best and most satisfactory, and it certainly embodies every provision calculated to secure the safety



GROUND PLAN OF THE PROPOSED NEW YORK STATE PRISON.

and comfort of prisoners, as well as the most convenient and economical system of administration. The estimated cost of the prison, erected on his general plan, is \$880,000.

The plan provides for a central building 100 feet in diameter and six buildings radiating from it, five of which are for prison wards. The five ward buildings will be 38 feet wide and 312 feet long, each containing 360 cells $\frac{5}{8}$ by $8\frac{1}{2}$ feet, divided into three stories, making a total of 1,800. The sixth building will extend out 416 feet, and will be two stories high. It will contain a mess-hall and hospital. The plans provide, in addition to the buildings above mentioned, for two chapels, a heating plant for warming and ventilating the several structures, and an electric plant for lighting the interior of the buildings; a building for condemned convicts, containing twenty-four cells; an execution-room, a dynamo-room, an autopsy-room, a room for closets and a bath-room, and a building for laundry purposes. The plans also provide for a cottage designed for the accommodation of the warden, which will be built just outside the wall.

SHUT-DOWNS IN THE COAL REGIONS.

THE shut-down of the mines in the coal regions of Pennsylvania has left many thousands of laborers without employment. In the Schuylkill anthracite region alone there are seventy-five or eighty good producing collieries, which employ perhaps 35,000 men and boys. In 1889 they put out, in round figures, 10,500,000 tons of coal. One by one these collieries have been dropping out of the producing rank. Some call it "suspending," some call it "shutting down," some call it "shutting down for repairs." Whatever they may call it, it means that coal has partially or wholly ceased to be mined in them, and that the hundreds or thousands of men and boys employed in each are idle. The same thing is true of other mining regions, and unless permanent cold weather should set in, compelling a greatly increased demand for coal, much suffering must ensue among the mining population.

THE RECENT STORMS IN THE WEST.

THE recent snow-storms in the far Western and Pacific States were the heaviest known for many years. In Oregon the snow reached a depth of fifteen feet on the level, while in Washington and Montana the fall was almost equally great. The stockmen of Washington suffered greatly. They have been used to warm winters, and had made no preparation for anything like the unusual snow-fall, and the extremely cold weather which came with it. One man in Washington lost 2,000 head of cattle. The storm extended as far east as Missouri, the snow-fall being in some places extraordinary. Our picture on page 12 shows a herd of cattle in Montana mired by a coming blizzard.

AT HOME AND ABROAD.

A GOVERNMENT decree has established civil marriage in Brazil.

THE House of Representatives has passed the Administrative Tariff Bill, 138 to 121.

THE strawberry crop in South Carolina has been seriously injured by recent heavy frosts.

It is said that the Bank of England is about to issue one-pound notes, payable in silver.

FOUR additional ironclads for the British navy are to be constructed during the next financial year.

THE New York Assembly has directed the Committee on Cities to investigate the municipalities of the State.

THE Russian Government has determined to place restrictions upon the immigration of Germans into southern Russia.

THEIR is still great destitution and suffering in nineteen counties of South Dakota, owing to the failure of four years' crops.

THE German Reichstag has rejected the Socialist bill proposed by the Government, and in behalf of which it employed all its influence.

In a debate in the United States Senate the other day, Mr. Walthall, of Mississippi, said, in justification of the suppression of the negro vote, that it was "a necessity of humanity."

A BILL introduced in the United States Senate increases the amount of silver to be coined monthly from \$2,000,000 to \$5,000,000. It is the measure agreed on by the silver men who are opposed to Secretary Windom's plan.

THE report of the secretary of the National Divorce Reform League states that 80.1 per cent. of divorces occur in the State in which the marriage took place, thus dispelling a prevalent idea that a uniform national divorce law would remedy the evil.

IN a Texas court, the other day, a prominent politician, indicted for murder, was shot dead by a member of an opposing faction, the judge was compelled to fly for safety before a shower of bullets, and two other persons were peppered with balls.

THE Methodist Episcopal Church has decided to build a college in Kansas City, Kan. Property worth \$1,000,000 has been acquired there, and the educational committee meets to-morrow to make arrangements for the construction of the building.

A BILL has been introduced in the Dominion Parliament to repeal the act authorizing the use of the French language in the Northwest Territories. The debate on the bill is expected to stir up a very bitter feeling in Parliament between the two elements.

THE text of the new extradition treaty with Great Britain, now pending in the Senate, has been made public. It extends the provisions of the treaty of 1842 to cover embezzlement and other common offenses, but political criminals are not to be surrendered.

A BILL recently introduced in Congress authorizes the construction of a bridge across the Hudson from New York City to New Jersey. The bridge shall have not less than six railroad tracks, shall be constructed with a single span, and must be completed within seven years.

ATLANTA has decided to build a city hospital to be named after Mr. H. W. Grady, for which over \$45,000 is now on hand. The hospital is to be for the equal accommodation of both white and black patients. A bronze figure of Mr. Grady, costing \$17,000, will also be erected on Artesian Square.

AN exodus of colored people from Barnwell County, S. C., in consequence of the recent massacre, is now in progress. In one day, recently, forty families of 200 persons started for the Southwest. It is believed that 10,000 negroes will emigrate from South Carolina this spring. Thousands are going to Louisiana.

THE new National Bank of the United States of Brazil, an institution which may be compared to the Bank of England or the Bank of France, was launched recently with a capital of \$100,000,000, and so great was the confidence shown in the project by the financiers and people of the capital that every dollar was taken up within four hours.

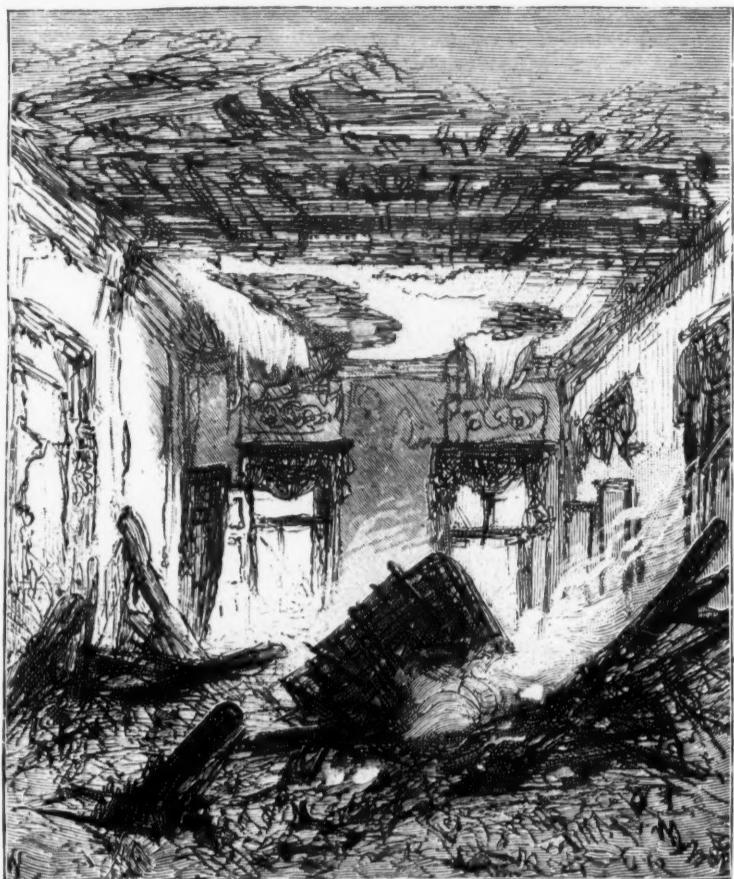
THE *Suburban*, a new journalistic candidate for public favor, published at Orange, N. J., is one of the cleanest and brightest papers of its class within our knowledge. While devoted chiefly to social matters, it discusses other subjects of interest with intelligence and spirit, presenting in every issue a variety of contents adapted to every taste. The *Suburban* is embellished, too, by timely and suggestive cartoons from popular artists.

GOVERNOR HILL's timely recommendation in favor of the preservation of the Adirondack Park will no doubt encourage the incorporation of hunting-clubs in the Adirondack wilderness. One of these clubs, the Racquette, has just been organized in this city. It has 2,000 acres and a game preserve in St. Lawrence County. Mr. Charles Bulkeley Hubbell, of this city, a prominent member of the Board of Education, and nine others, including President Carter of Williams College, comprise the membership of the club, which is to be exclusive. Considering the cheapness of lands in the Adirondack wilderness, it is only surprising that a large number of hunting and fishing clubs have not been organized by our men of business who seek a season of recreation in summer.

THE nineteenth annual report of the New York State Homeopathic Asylum for the Insane, situated at Middletown, shows that this model institution still holds its rank as one of the most successful institutions of the world for the treatment of mental disorders. The report of the exceptionally able medical superintendent, Dr. Selden H. Talcott, is especially interesting and valuable. One of its features is an argument on the true scope of an asylum, in which Dr. Talcott strongly presents the desirability of the State taking upon itself exclusively the care of the insane, instead of leaving them to the care of local or private institutions. Two features recently added to the system prevailing at the asylum—namely, a training-school for nurses and a school for instructing patients in some of the ordinary branches of learning—are reported to be accomplishing good results. In the matter of amusements Dr. Talcott speaks at length and with enthusiasm of the success of the experiment tried the past season of introducing base-ball as a means of interesting and diverting and recuperating his patients.



ITALY.—THE MAYOR OF GENOA PRESENTING A COMMEMORATIVE MEDAL TO VERDI.



BELGIUM.—THE DESTRUCTION OF THE ROYAL PALACE AT LAEKEN.
THE KING'S PRIVATE ROOM.

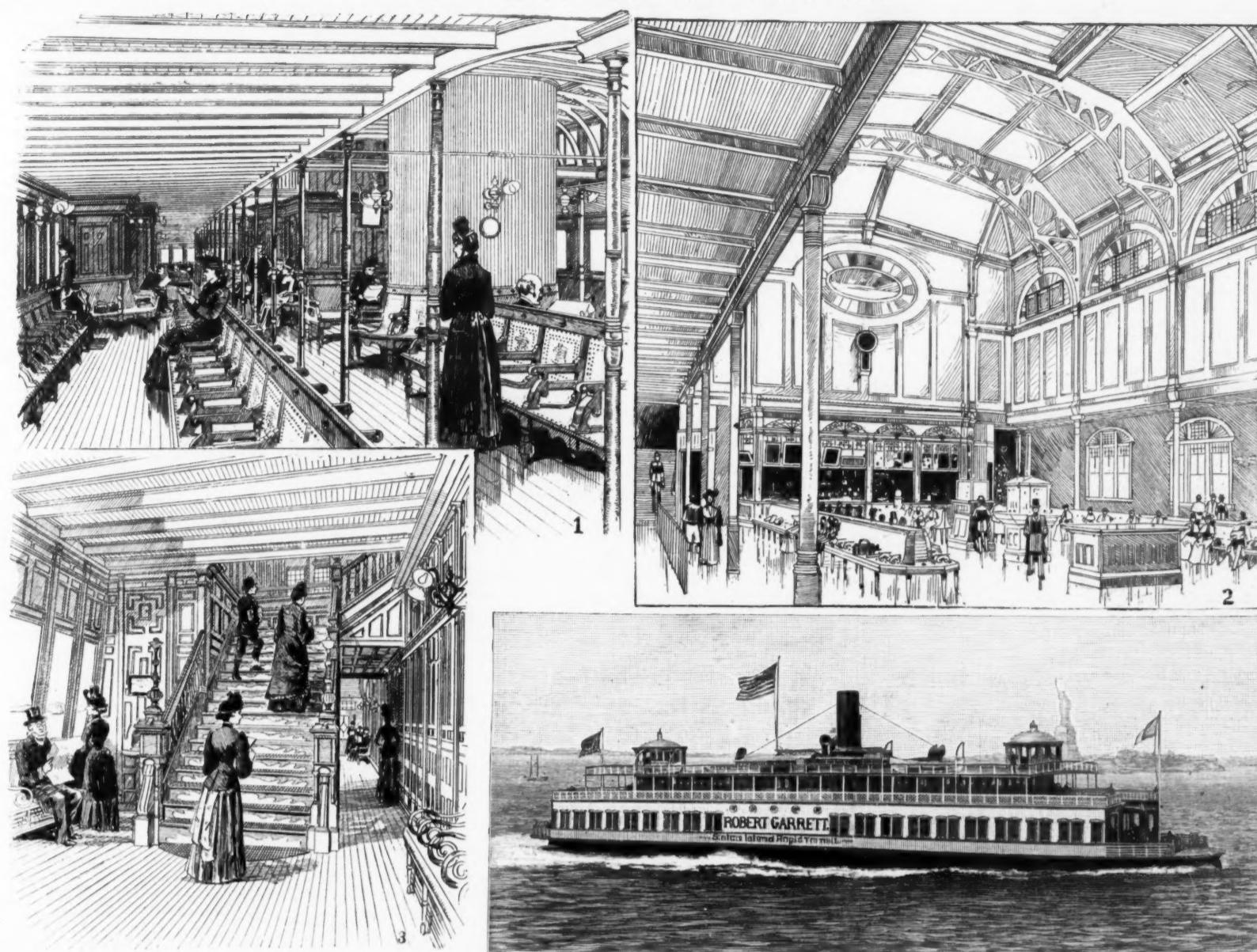


BURNING OF THE ROYAL BELGIAN PALACE AT LAEKEN, NEAR BRUSSELS.

FOREIGN OBJECTS AND EVENTS ILLUSTRATED.—[SEE PAGE 14.]



A HERD OF CATTLE IN MONTANA THREATENED BY A BLIZZARD.—[SEE PAGE 11.]



1. GRAND SALOON OF THE "ERASTUS WIMAN." 2. WAITING-ROOM, NEW YORK SIDE. 3. GRAND STAIRWAY. 4. THE "ROBERT GARRETT."

THE FERRY COMPANIES OF NEW YORK.—EXTERIOR AND INTERIOR VIEWS OF THE SUPERB BOATS OF THE STATEN ISLAND FERRY COMPANY.

NEW YORK FERRIES.—THE BOATS OF THE STATEN ISLAND COMPANY.

THE origin of ferriage on the East River dates back to the year 1659. On the North River there was a ferry in 1661. Prior to this period any one who desired could run a ferry. But in December of that year the first license to establish a ferry was granted to William Jansen, who ran a row-boat between this city and the thrifty village of Communipaw, N. J. The row-boats were large, and manned by two able-bodied watermen. A ferry to Brooklyn was established in 1739, the outfit consisting of four large cattle-boats, or scows, with spritsail, and two small, or row-boats, propelled by men. The next advance in the ferry-boat was the tram-boat. The power secured was equal to forty oars, or ten times greater than the row-boat. The boat could accommodate from four to six loaded wagons and nearly one hundred persons, and a horse and wagon could be driven on the boat without unhitching. In structure these boats were similar to the crafts known as catamarans, with double hulls yoked together by deck-beams. Between the two hulls was a kind of treadmill, on which horses propelled the paddle-wheels of the boat.

The first steam ferry-boat was established on the Hudson in 1811 by John Stevens, but he only operated it for a year, when it was withdrawn in favor of the "more convenient" form of tram-boat. He met considerable opposition from Fulton and Livingston, which probably determined this "convenience."

In 1810 arrangements had been made with Fulton to build steamboats for the Jersey Association. They had advanced him \$50,000 to forward his invention in this direction, and as the fruit of this, in July, 1812, the *Jersey* was put upon the ferry. This

event caused a great deal of excitement, "and on both shores thousands of people assembled to view this pleasing object." The *Jersey* was built of two boats, each 10 feet beam, 60 feet long, and 5 feet depth of hold, the boats being distant from each other 10 feet. The propelling wheel was placed between the two. In 1813 her sister boat, the *York*, was built and placed on the ferry. The next boat, the *New Jersey*, had but a short life, her boiler exploding, killing her pilot and one passenger. The fourth boat was such a complete failure that she was known as "Vermilye's folly."

The year 1819 saw the permanent establishment of steam ferries. With the launching of a new ferry-boat new ideas and improvements were inaugurated, but it is a fact that the ferry-boat of to-day has not made any material advance in point of speed over those of fifty years ago; in point of safety, comfort, and security of transit, however, there has been a very great advance, even during the past twenty-five years.

The latest advance in construction is the use of iron or steel for the hull, with deck beams of the same material, and watertight compartments fore and aft, which effectually provides against the danger of being sunk by collision. The interior finish of the cabins has also kept pace with the increased size of the boats, and modern styles of decorations and fittings have been adopted by the different ferries. The cabins are lighted with gas or electricity in place of the old oil lamps; the joiner-work is handsomely finished in hard woods, as shown in the interior views of the *Erastus Wiman* and *Robert Garrett*, where a good combination has been secured by the use of cherry and oak. The grand staircase leading from the cabin to the saloon above, as shown in our picture, is one of the finest to be found on any steamer.

The ferry-boats *Robert Garrett* and *Erastus Wiman*, of the Staten Island Rapid Transit Company, were placed upon the route from the foot of Whitehall Street to St. George, S. L., in 1888. They were built by the Columbia Iron Works of Baltimore at a cost of \$186,000 each, and are universally conceded to be the finest ferry-boats in the world. They are 225 feet long and 64 feet wide, with compound incline engines instead of the walking-beam engine, which permits more saloon room. They have steam steering-gear, and all the improvements that scientific ingenuity could suggest or money purchase. Their carrying capacity is 3,800. The company also runs four other boats to St. George, and extra boats to the Bay Ridge ferry on Long Island. The capacity of the latter boats is about 2,800 passengers each.

The company's boats ply between New York and St. George, S. L., only. Here they connect with trains to all parts of the island to the number of about eighty-two a day. Some idea of the immense traffic over this



A DESERTED MINING-CAMP NEAR ASPEN, COLORADO.—PHOTO BY MISS BATES.

route may be obtained from the fact that the company has carried in a single day no less than 89,544 persons, and that, too, without an accident or inconvenience to the public. In fact, the company is thoroughly alive to the wants of the general traveling public. It has just completed, at the foot of Whitehall Street, a ferrymouse built entirely of iron, that is second to none anywhere. The waiting-room, which is 90 feet long and 60 feet wide, is fitted up wholly in oak, with large, spacious, plate-glass windows on all sides, with two large stairways leading to the pavilion overlooking the bay. The room is lofty and well ventilated and lighted at all times. There are handsomely fitted retiring-rooms for both ladies and gentlemen, and a spacious smoking-room for the latter. There is a fine newsstand, well provided with all the literature of the day, and, in short, all the conveniences any one could ask for. There is direct communication with the "L" roads by means of two entrances, one on the east and one on the west side of the station, and all under cover.

The company's offices are up-stairs, and occupy some 4,050 square feet. These are very handsomely finished in Georgia pine. The Staten Island Ferry is among the old ones. It was originally established by the father of the late Commodore Vanderbilt, who was succeeded by the son, who in time was succeeded by William H., who as president and receiver got his first experience in railroading here, after which Mr. George Law, Sr., obtained control of it, and then by the Staten Island Railway Company, and finally by the Staten Island Rapid Transit Company, which have made it the ferry of the period. Mr. J. F. Emmons is the president of the company, and Mr. Frank S. Gannon general superintendent, to whose able management the company's success is greatly due.

SALVATION OIL is at once prompt and reliable as a pain-cure. Price only 25 cents a bottle.

Every case of coughs or colds is cured by Dr. Bull's Cough Syrup. Price 25 cents.

THROUGH TO ATLANTIC CITY
WITHOUT CHANGE,
VIA PENNSYLVANIA RAILROAD.

THE season at Atlantic City was never more attractive at its opening and the facilities for reaching it never better. A through parlor-car and passenger-coach leaves Pennsylvania Railroad stations, foot of Cortlandt and Broome Streets, every week-day at 1 P.M., arriving at Atlantic City 5:40 P.M.

AFTER a sleepless night, use Angostura Bitters to tone up your system. All druggists.

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UNEQUALLED AS a health and pleasure resort. Finest Watering Place Hotel in the West.

The waters will positively cure all Kidney and Liver Diseases, Dyspepsia, Diabetes, Female Complaints, Skin and Blood Diseases, etc.

For handsomely illustrated descriptive pamphlet, apply to F. Chandler, G. P. and T. A., "Wabash Line," St. Louis, Mo.

BROWN'S HOUSEHOLD PANACEA,
"THE GREAT PAIN RELIEVER," cures
cramps, colics, colds; all pains. 25 cents a bottle.

BLAIR'S PILLS.
GREAT English Gout and Rheumatic Remedy.
Sure, Prompt, and Effective. At druggists.

"**Brown's Bronchial Troches.**"
For Bronchial, Asthmatic, and Pulmonary Complaints, "**Brown's BRONCHIAL TROCHES**" have remarkable curative properties. 25 cents a box.

Mrs. Winslow's Soothing Syrup
has been used for over fifty years by millions of mothers for their children while teething with perfect success. It soothes the child, softens the gums, relieves all pain, cures wind colic, and is the best remedy for diarrhea. Sold by druggists in every part of the world. Twenty-five cents a bottle.

When Baby was sick, we gave her Castoria.
When she was a Child, she cried for Castoria.
When she became Miss, she clung to Castoria.
When she had Children, she gave them Castoria.

**Children
always
Enjoy It.**
**SCOTT'S
EMULSION**
of pure Cod Liver Oil with Hypophosphites of Lime and Soda is almost as palatable as milk. Children enjoy it rather than otherwise. A MARVELLOUS FLESH PRODUCER It is indeed, and the little lads and lasses who take cold easily, may be fortified against a cough that might prove serious, by taking Scott's Emulsion after their meals during the winter season. Beware of substitutions and imitations.

OUR PICTURES OF FOREIGN SUBJECTS.

A VERDI TESTIMONIAL.

ON the occasion of the jubilee of the renowned composer, Giuseppe Verdi, which was celebrated a short time ago at Genoa, the maestro was presented with a valuable gold medal. A deputation consisting of members of the City Council, headed by the Mayor, and another deputation sent by the University, appeared at the residence of Signor Verdi, and Mayor Castagnola presented the gift in a few suitable words. The medal is made of gold, and has a value of about \$175. On the one side is the bust of the maestro; the other bears the following inscription: "To Giuseppe Verdi, the Glory of Italy and of the Divine Art of Music, whose Inspired Melodies and Patriotism made him a Potent Factor in the Restoration of Italy." The medal is incased in an octagonal casket of Cordova leather, emblazoned with the seal of the city of Genoa in gold.

THE BELGIAN ROYAL PALACE.

The destruction by fire of the palace of the King of the Belgians at Laeken, near Brussels, has been already mentioned in these columns. The castle was erected in 1782-84, and from 1802 to 1814 it was in the possession of Napoleon I., who dated here his declaration of war against Russia in 1812. In 1815 the castle became the property of the Crown. The loss by the recent fire was very great: the library, nearly all the valuable pictures, and the Gobelins tapestries were destroyed, and the Queen was especially grieved at losing the souvenirs, which she had carefully preserved, of her children. The correspondence of Leopold I. also perished. Being State property, the palace itself was not insured, unlike most of the furniture, which was the King's private property.

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"One year ago I was taken ill with inflammatory rheumatism, being confined to my house six months. I came out of the sickness very much debilitated, with no appetite, and my system disordered in every way. I commenced using Ayer's Sarsaparilla and began to improve at once, gaining in strength and soon recovering my usual health. I cannot say too much in praise of this well-known medicine."—Mrs. L. A. Stark, Nashua, N. H.

Ayer's Sarsaparilla,

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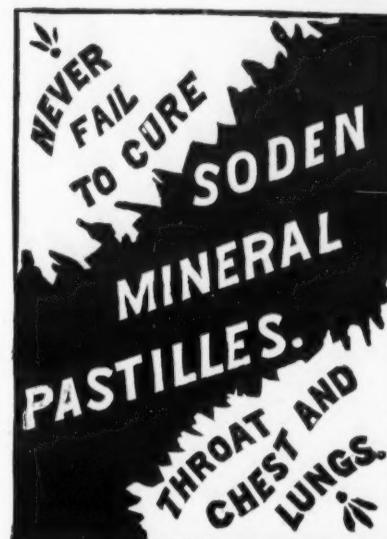
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Piso's Remedy for Catarrh is the Best, Easiest to Use, and Cheapest.

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For the cure of skin diseases and the improvement of the complexion. Prepared in proportions recommended by the best dermatologists by J. D. Stiebel, Offenbach, Germany. For sale by druggists at 25c. a cake.

READ THE FOLLOWING LETTER FROM A PARTY WHO HAS USED THE SOAP.

For some time past I was afflicted with a disagreeable eruption of the face, for which I consulted several physicians, and although I followed strictly their advice, my face became worse.

Upon the recommendation of a friend of mine I tried a cake of J. D. STIEFEL'S BIRCH TAR AND SULPHUR SOAP, and after only one week's use its remarkable salutary effects were noticeable. The application of this Soap for three weeks produced a complete change of the epidermis, and I am glad to state that I have now a thoroughly healthy complexion, due exclusively to the use of the Soap named.

J. D. THOMSON,
of the firm of Smith & Thomson, 18 Commerce
Street, Newark, N. J.
Dec. 13, 1889.

W. H. Schieffelin & Co., New York, Sole Importers. Send for a little book describing a variety of Stiebel's Medicated Soaps of great utility in treating the skin.

ORIENTAL CARPETS AND RUGS.

MODERN AND ANTIQUE.

CHOICEST STOCK IN THE CITY.

Van Gaasbeek & Arkell,

935 Broadway Cor. 22d St. New York.

\$230 A MONTH. Agents Wanted. 20 best selling articles in the world. 1 sample free. Address JAY BRONSON, Detroit, Mich.

Golden Hair Wash.

This preparation, free from all objectionable qualities, will, after a few applications, turn the hair that Golden Color or Sunny Hue so universally sought after and admired. The best in the world, \$1 per bottle; six for \$5. R. T. BELLCHAMBERS, Importer of fine Human Hair Goods, 817 SIXTH AVENUE, NEW YORK.

OPIUM Morphine Habit Cured in 10 to 20 days. No pay till cured. Dr. J. Stephens, Lebanon, Ohio.

100 SONGS for a 2 cent stamp. HOME & FOOTE, CADIA, O.

AGENTS Wanted. Bottled Electricity pays \$50 a day. Ad. Box 443, Chicago, Ill.

WEAK

nervous sufferers from youthful folly, loss of manly vigor, weakness of body, mind, etc. I will mail you full information free of a wonderful remedy. Restored me to health and manhood after all else had failed. Address F. B. Clarke, 29 Park Row, New York.

TAMAR INDIEN GRILLON

A laxative, refreshing fruit lozenge, very agreeable to take, for Constipation, hemorrhoids, biliousness, loss of appetite, gastric and intestinal troubles and headache arising from them.

E. GRILLON, 27 Rue Rambuteau, Paris. Sold by all Druggists.

B. C. STREHL & CO.,

191 WABASH AVE., CHICAGO

RUSSIAN BANQS.

Naturally Curly, \$3.00 each. Waves, for elderly ladies, \$4.00 to \$7.00. Switches, etc., at all prices. Wigs a specialty. Try

OXYZIN BALM AND POWDER.

For the complexion have no equal. 50 cents each.

Portrait Artists

Ten more first-class artists in India ink, water colors, and crayons wanted.

N. L. STONE & SON'S Great Northern Portrait House, Potsdam, N. Y.

AGENTS CANVASSERS, ETC.

Our inducements to agents to take orders for Copying and Enlarged Photos, are unequalled. Send for Catalogue and see. W. I. BENNETT & Co., Auburn, N. Y.

In case you fail to find at your Book or Newsdealer's

Books of the Bible Analyzed,

send 20 cents at once for a copy, as you will not wish to be a day longer without it.

H. T. FRUEAUFF, Easton, Pa.

Trade supplied by American News Company.

DEAFNESS & HEAD NOISES CURED BY PECK'S INVISIBLE TUBULAR EAR CUSHIONS.

Whispers heard. Comfor-tail's. Successful where all Remedies fail. Sold by F. WEIS & CO., 668 Broadway, New York. Write for book of proofs FREE.

THE SOCIAL SEASON.

During the season in London, Beecham's Pills are held in high regard. The exactions of social life, the strain consequent upon late hours, late suppers, and the indulgence of rich and highly seasoned food, all combine to leave the system in a debilitated condition and the stomach in a state bordering on frenzy, if we may use the expression. Beecham's Pills, however, taken regularly, have a soothing effect on the stomach and the digestive organs.

THEIR RESULT IS IMMEDIATE.

SPECIAL
BEECHAM'S PILLS ACT LIKE MAGIC.
PREPARED ONLY BY
THOS. BEECHAM, ST. HELENS, LANCASHIRE, ENGLAND.
SOLD BY DRUGGISTS GENERALLY.

B. F. ALLEN & CO., 365 & 367 CANAL STREET, NEW YORK, Sole Agents for the United States, who (if your druggists do not keep them) WILL MAIL BEECHAM'S PILLS ON RECEIPT OF PRICE, 25 CENTS A BOX. But inquire first.



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1889

THE HEAVY END OF A MATCH.

"Mary," said Farmer Flint, at the breakfast-table, as he asked for a second cup of coffee, "I've made a discovery."

"Well, Cyrus, you're about the last one I'd suspect of such a thing; but what is it?"

"I've found that the heavy end of a match is its light end," responded Cyrus, with a grin that would have adorned a skull.

Mary looked disgusted, but with an air of triumph quickly retorted, "I've got a discovery, too, Cyrus. It was made by Dr. R. V. Pierce, and is called 'Golden Medical Discovery.' It drives away blotches and pimples, purifies the blood, tones up the system, and makes one feel brand-new. Why, it cured Cousin Ben, who had consumption, and was almost reduced to a skeleton. Before his wife began to use it, she was a pale, sickly thing, but look at her: she's rosy-cheeked and healthy, and weighs one hundred and sixty-five pounds. That, Cyrus, is a discovery that's worth mentioning."

The farmer's wife was right, for the "Golden Medical Discovery" is in fact the only medicine for purifying the blood and curing all manner of pimples, blotches, eruptions, and other Skin and Scalp diseases, Scrofulous Sores and Swellings, and kindred ailments, possessed of such positive curative properties as to warrant its manufacturers in selling it, as they are doing, through druggists, under a positive guarantee that it will either benefit or cure in every case, or money paid for it will be refunded. It also cures Bronchial, Throat and Lung diseases. Even Consumption (which is Lung-scarfula) yields to its marvelous curative properties, if taken in time and given a fair trial.

For Weak Lungs, Spitting of Blood, Shortness of Breath, Bronchitis, Asthma, Severe Coughs, and kindred affections, it is an efficient remedy.

Don't be fooled into taking something else, said to be "just as good," that the dealer may make a larger profit. There's nothing at all like the "Discovery." It contains no alcohol to inebriate; no syrup or sugar to derange digestion; as peculiar in its curative effects as in its composition. It's a concentrated vegetable extract. Dose small and pleasant to the taste. Equally good for adults or children. WORLD'S DISPENSARY MEDICAL ASSOCIATION, No. 663 Main Street, Buffalo, N. Y.

CATARRH IN THE HEAD,

no matter of how long standing, is permanently cured by DR. SAGE'S CATARRH REMEDY. 50 cents, by druggists.

SALES MEN WANTED

A few good men to sell our goods by sample to the wholesale and retail trade. We are the largest manufacturers in our line in the world. Liberal salary paid. Permanent position. Heavy advanced for wages, advertising, etc. For full terms address, Centennial Mfg. Co., Chicago, Ill., or Cincinnati, Ohio.

Detectives

Wanted in every County. Shrewd men to act under instructions in our Secret Service. Experience not necessary. Particulars free. Granahan Detective Bureau Co., 44 Arcade, Cincinnati, O.

WEAK, NERVOUS PEOPLE.

DR. HORNE'S ELECTRO-MAGNETIC BELT positively cures RHEUMATISM, ARTHRITIS, SPASM, KIDNEY and BLADDER DISORDERS, CHRONIC DISEASES OF BOTH SEXES. Contains 23 to 100 degrees of Electricity. GUARANTEED the least improved, cheapest, scientific, durable and effective MEDICAL ELECTRIC BELT in the WORLD. Avoid bogus companies with many adages and worthless imitations. ELECTRIC TRUSSES FOR UTERINE, 9,000 cured. Send stamp for illustrated pamphlet. DR. W. J. HORNE, REMOVED TO 180 WABASH AVE., CHICAGO.



SPEAKER'S ROOM.



Albany Jany. 16h 1890

Hon. George A. Brandreth,
Sing Sing, N.Y.

My Dear Sir:

I desire once more to bear my testimony to the value of Alcock's Porous Plasters. I have used them for twenty five years past, and can conscientiously commend them as the best external remedy that I have known. Years ago, when thrown from a carriage and seriously injured, I gave them a thorough trial. In a very short time, the pain that I was suffering disappeared and within a week I was entirely relieved. On another occasion, when suffering from a severe cough, which threatened pulmonary difficulties, which I was recommended to go to Florida to relieve, I determined to test the Plasters again. I applied them to my chest and between the shoulder blades, and in less than a fortnight was entirely cured. On another occasion when suffering from an attack of rheumatism in the shoulder to such an extent that I could scarcely raise my arm, I again resorted to the Plasters, and within a very few days the rheumatism entirely disappeared. I have them constantly by me, whether at home or abroad. My family, as well as myself, have found them to be sovereign remedies, both for external and internal troubles. I never had but one kidney difficulty in my life, and the application of the plaster cured me in a week. I desire, as I said before, to bear my testimony in a public way to the efficacy of the plaster; and, I know of no better way of doing it, than by giving you my personal experience.

I am,

Very truly yours,

Apollinaris

The FILLING at the APOLLINARIS
SPRING (Rhenish Prussia)
amounted to

11,894,000 Bottles in 1887,
12,720,000 " " 1888
15,822,000 " " 1889.

1784. 1890.
BARBOUR'S FLAX THREADS.

USED BY LADIES EVERYWHERE
IN—
EMBROIDERY, KNITTING
AND CROCHET WORK.

Also for Cluny, Antique, Russian, Macrame
and other Laces.

Sold by all respectable dealers throughout
the country on Spools and in Balls.

LINEN FLOSS in SKEINS or BALLS

THE BARBOUR BROTHERS COMPANY,
New York, Boston, Philadelphia,
Chicago, St. Louis, San Francisco.

COLUMBIA CYCLES
FOR 1890
—ORDINARIES—
• LADIES' AND GENTLEMEN'S •
SAFETIES, TANDEM SAFETIES,
—TRICYCLES.—
HIGHEST GRADE ONLY
LARGE ILLUSTRATED CATALOGUE...
SENT FREE
POPE MFG. CO. 77 FRANKLIN ST. — 12 WARREN ST. — 231 WABASH AVE.
BOSTON. NEW YORK. CHICAGO.

The HIGHEST AWARD of a GOLD MEDAL at the PARIS EXPOSITION was secured by the **REMINGTON** **Standard Typewriter**

which has been for FIFTEEN YEARS THE STANDARD,
and Embraces the Latest and Highest Achievements of Inventive Skill.

WYCKOFF, SEAMANS & BENEDICT, 327 Broadway, New York.



*Arnold,
Constable & C*

INDIA PONGEES,
CORAHHS.

These unrivaled fabrics show greater
novelty than usual in the
SPRING PRINTINGS.

*Broadway & 19th st
NEW YORK.*

GOLD MEDAL, PARIS, 1878.

W. BAKER & CO.'S
Breakfast Cocoa

*Is absolutely pure and
it is soluble.*

No Chemicals

are used in its preparation. It has more
than three times the strength of Cocoa
mixed with Starch, Arrowroot or Sugar,
and is therefore far more economical,
costing less than one cent a cup. It is
delicious, nourishing, strengthening,
EASILY DIGESTED, and admirably adapted
for invalids as well as persons in health.

Sold by Grocers everywhere.

W. BAKER & CO., Dorchester, Mass.

CAUTION Take care unless W. L.
Douglas' name and price
are stamped on bottom. If
your dealer cannot supply you, send direct to
factory, enclosing advertised price.



W. L. DOUGLAS
\$3 SHOE FOR
GENTLEMEN.

Fine Calf, Laced Grain and Creedmore Water-
proof. Our claim for this Shoe over all other
Shoes:

It contains better material, is more stylish, better
fitting and durable. It gives better general satisfaction.
Its great success is due to merit. It cannot be duplicated
by any other manufacturer. It is the best in the world,
and has a larger demand than any other \$3 Shoe advertised.

\$5,000 will be paid to any person who will prove the
above statements to be untrue.

Also \$2, \$4, \$6, \$8, \$10, \$12, \$15, \$20, \$25, \$30 Shoes for
Men; \$2 and \$1.75 Shoes for Boys; \$3 and \$3.50
Shoes for Ladies and \$1.75 Shoe for Misses.

W. L. DOUGLAS, Brockton, Mass.

**EARL & WILSON'S LINEN
COLLARS & CUFFS
BEST IN THE WORLD.**

Cotton Belt Route.

THE
St. Louis, Arkansas and Texas
Railway,

FROM
St. Louis, Cairo, Memphis,
TO ALL POINTS IN
Arkansas and Texas.

Through Car Service,
Free Reclining-chair Cars,
Pullman Buffet Sleeper.

All the comforts, conveniences,
and safety appliances of
modern railway
travel.

Cheap Lands in the Great
Southwest.

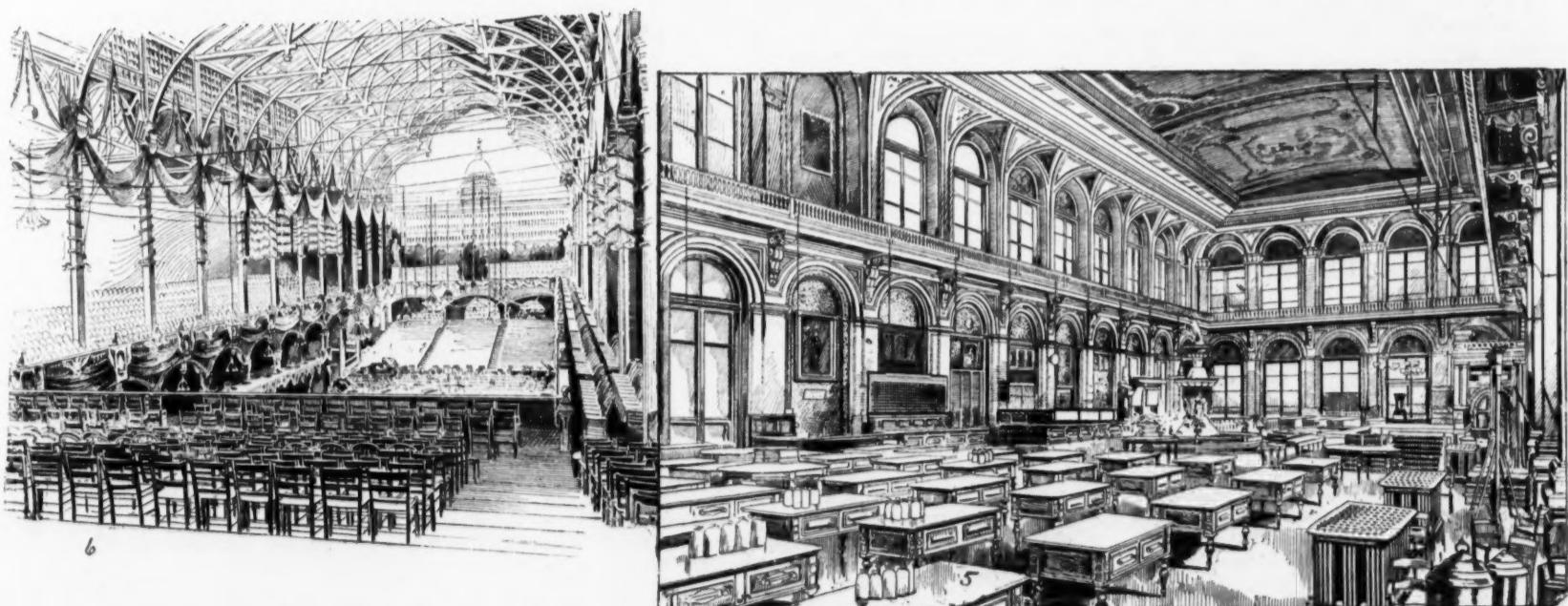
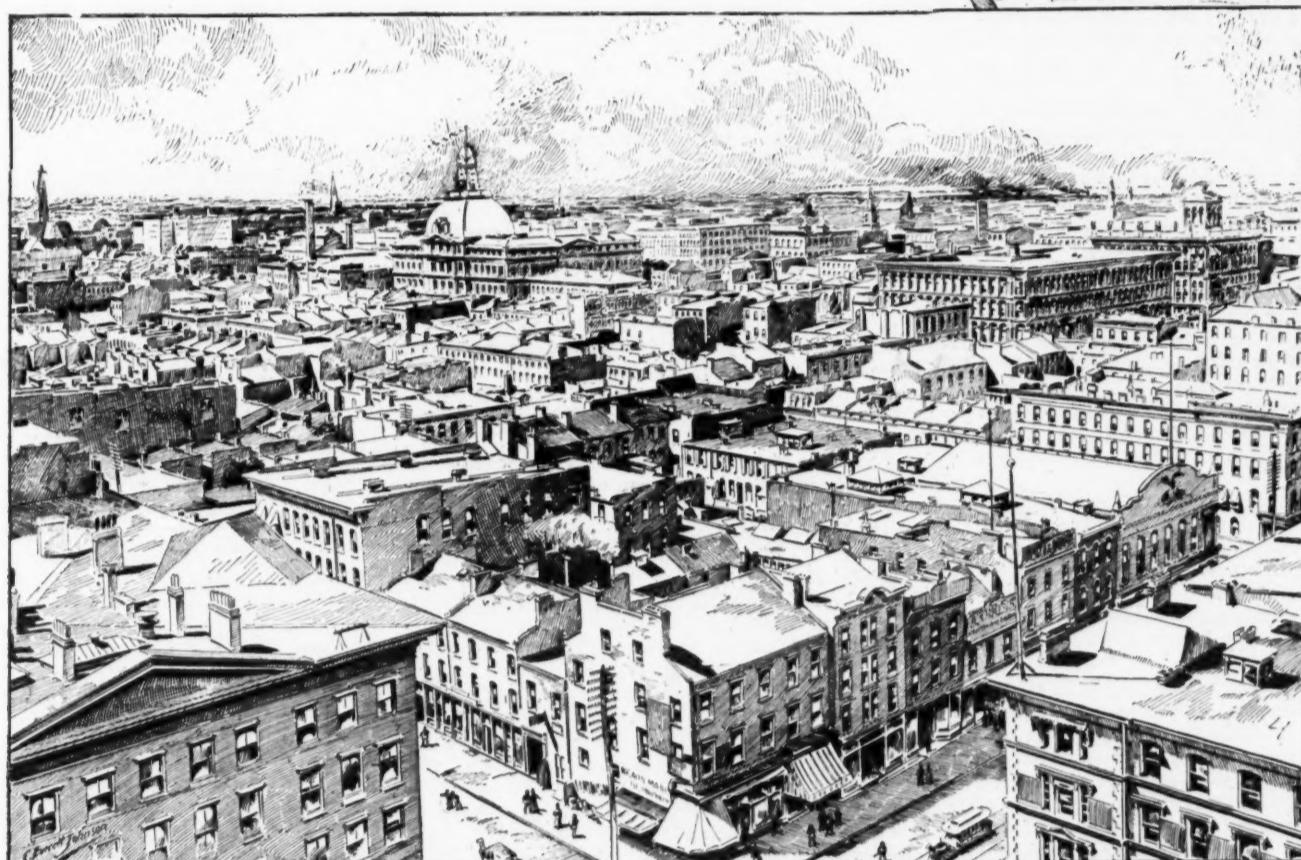
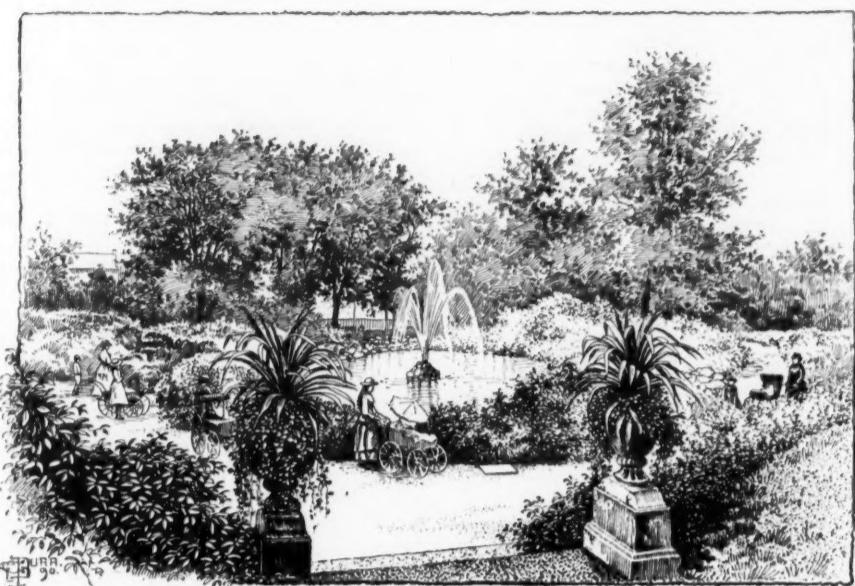
Farming, Grazing, and Timber
Lands at low prices and
on easy terms.

All Roads Have Tickets on Sale
VIA THE

COTTON BELT ROUTE.

W. B. Doddridge, D. Miller,
General Manager. General Pass. Agt.
J. St. Kaslowsky, E. W. LaBeaume,
Tax and Land Com. Ass't Gen'l Pass. Agt.

ST. LOUIS MO.



1. LAFAYETTE PARK, ST. LOUIS. 2. AMERICAN CENTRAL BUILDING. 3. MERCHANTS' EXCHANGE. 4. VIEW OF CENTRAL BUSINESS SECTION OF THE CITY. 5. EXCHANGE HALL, CHAMBER OF COMMERCE. 6. INTERIOR OF THE EXPOSITION BUILDING.

MISSOURI.—VIEWS IN THE CITY OF ST. LOUIS, THE COMMERCIAL CAPITAL OF THE MISSISSIPPI VALLEY.

NECEENT issues of FRANK LESLIE'S ILLUSTRATED NEWS-PAPER the industrial and commercial progress of St. Louis has been set forth by the pens of ready writers and the pencils of skillful artists. These expositions have been, naturally, general in their character, dealing with the subject as a whole. In the present issue we supplement these general presentations by specific illustrations of certain important representative industries which are closely identified with the growth and prosperity of the city.

WROUGHT-IRON RANGE COMPANY.

PRE-EMINENTLY entitled to a prominent position among the many large and successful manufacturing interests of St. Louis is the above company, to whose extensive factory a large space is devoted among our illustrations in this number. This mammoth concern, which was incorporated under the laws of Missouri in 1881, is the outgrowth and successor of a business established in 1864, whose principal stockholders and officers had, by their superior ability, strict integrity, and close attention to business, earned, in the intervening years, not only a very liberal share of this world's goods, but also a reputation rarely enjoyed by any business men.

The history and growth of this concern is as remarkable as it will prove interesting. Commencing their career in 1856, at the very foot of the ladder, without a dollar, the originators first sought employment, working for others for several years at very small wages, selling stoves. By dint of strict integrity and industry they soon succeeded in laying the foundation to their unparalleled success by branching out on their own account, rapidly rising to the front, and to-day ranking foremost among the self-made men of St. Louis.

At the start, and for many years, their business was confined to the sale of cast stoves manufactured for them, but becoming dissatisfied at the enormous expense of replacing broken plates and other parts of cast stoves, they determined to introduce and popularize wrought-iron ranges. In order to achieve this purpose the incorporation of the present company was effected in 1881, as stated above.

The new venture proved a great and immediate success, the rapidly increasing demand for their ranges necessitating the manufacture of their own goods, and the fall of 1881 found this company in modest temporary quarters on Lucas Avenue, where a three-story building, 50 feet front, marked the first milestone in the history of this great manufacturing plant. The superiority of the new ranges finding ready and liberal recognition by a discriminating public, the increasing sales soon demanded more extensive facilities, and in a short time thereafter the removal to the present quarters on Washington Avenue and Nineteenth Street was decided upon. After the purchase of a valuable site, the company erected a factory thereon 130 x 135 feet, two stories high, which their business has forced them to enlarge from time to time by the purchase of adjacent property, coupled with the erection of additional stories and buildings, until now their works cover the entire block on Washington Avenue (the finest street in the city), extending from Nineteenth to Twentieth Street and to Lucas Avenue, giving a total floor space of 145,000 square feet, and involving an investment of a quarter of a million dollars. On the completion of the extensive addition now in course of construction the entire building will be illuminated by the incandescent system of electric light.

Thus from a small beginning a manufacturing establishment of national reputation has grown up in the city of St. Louis, whose success was achieved solely upon the actual merits of the goods, coupled with the superior executive ability and untiring energy of the originators. And while the imposing structure on Washington Avenue stands a fitting monument to the great reputation so deservedly won, the struggle for supremacy was not without its bitterness.

The change to wrought-iron ranges did not at first fully satisfy the proprietors, as the cast top plates which they were compelled to use continued to give them trouble from breakage in shipment and use. Only after a long series of costly and worrying experiments they succeeded in getting the top frames, plates, doors, and door-frames, grates, and all parts subject to strain, made of MALLEABLE IRON, which they were the first manufacturers to use. To-day their "Home Comfort" ranges are the only ones in the world constructed entirely of malleable iron and cold-rolled steel plate.

While the sales originally were confined to limited territory, the popularity of the "Home Comfort" ranges now extends throughout the entire Union, the annual sales of this company reaching fully

TWENTY THOUSAND RANGES.

They employ, in the preparation of the material and the manufacture and sale of the same, a force of nearly 1,500 men, mostly men of family, who receive prompt and liberal compensation for their labor, many of whom have been for years faithful and trusted employees, and enjoying the confidence of the company to the fullest extent. The pay-roll of the same reaches the enormous sum of nearly \$1,000,000 per annum.

There are few concerns in the country whose sales-force is as extensive or more thoroughly organized, and the system and superior business methods in vogue bespeak of the highest executive ability. Under the general management of the officers of the company are six general superintendents, each of whom has charge of the work in a district composed of one or more States. Under these superintendents are twenty-six superintendents of divisions, each having charge of a number of salesmen, varying in number to meet the requirements of the particular territory assigned them.

The trade of the Wrought-iron Range Company is not simply national in its scope, but is also extending into Mexico and England, and in the course of time will necessarily take in other sections of America and Europe.

It is the inflexible rule of the company to exact from its salesmen and all its employees the strictest honesty and fair dealing in all their transactions with others, retaining none but honest, trustworthy men in its employ. In their goods but one uniform price prevails, from which there can be no deviation.

Our illustrations include two of the popular family-sized ranges manufactured by this company, the four-hole "Home

Comfort" being the great standard range, which is sold by their traveling salesmen only. Besides these two ranges, the company manufacture a full line of other ranges, steam-tables, and cooking apparatus adapted to the use of private families, restaurants, hotels, railroad dining-cars, and public institutions. They also manufacture a full line of portable and brick-set hot-air "Home Comfort" steel furnaces for heating all sizes and kinds of buildings. They are absolutely gas, smoke, and dust proof, and the demand for them is rapidly increasing. An illustration of one of these furnaces will also be found in this number.

Almost wholly unknown a few years ago, a "Home Comfort" wrought-iron or steel range has gradually become a household necessity, the trade-mark of this company being recognized as a synonym of "perfection" as far as ranges are concerned.

In presenting the vast resources of St. Louis, which, in the opinion of her people, entitle her to the preference in the selection of the World's Fair city, the magnificent record of the Wrought-iron Range Company forms a most prominent part, illustrating as it does the pre-eminent position of the Mound City as the great and growing industrial centre.

THE WOODWARD & TIERNAN PRINTING COMPANY.

THREE are few establishments in the country which furnish a better illustration of the possibilities of the West than the history of the above institution, and the elaborate illustrations of the same in this issue can at best only afford a faint idea of its magnitude. This mammoth concern, now the largest of its kind west of the Mississippi River, was founded by Mr. W. H. Woodward in January, 1865, in a modest building opposite the old State Bank of Missouri. While the career of this concern involved many changes, this gentleman has safely and successfully piloted the same through them all, having remained the head of the establishment up to the present day.

From the start the superiority of the work, coupled with fine executive ability, attracted to the firm the most desirable patronage, necessitating greatly enlarged facilities from time to time. The first removal was effected in 1868, to the northeast corner of Third and Pine streets, the style of the firm changing to Woodward & Tiernan, Mr. James Tiernan being admitted as a partner. Mr. Tiernan's close relations to this concern were due to a long and pleasant companionship with Mr. Woodward. Working side by side together in the *Republican* office for many years, a warm friendship sprung up, and when Mr. Tiernan exchanged his position on that journal for a partnership with this concern he occupied the same position from which Mr. Woodward originally stepped to build up a business for himself. The united and well-directed efforts of these gentlemen soon made a very acceptable impression on the right side of the profit-and-loss account, and during the continuance of the partnership, which lasted several years, the strides forward made by this concern were somewhat phenomenal. The next change occurred in 1872, when Mr. W. B. Hale acquired a partnership interest in the firm, the style changing to Woodward, Tiernan & Hale, and a removal was made to the corner of Second and Locust streets, from which the final change only took place two and a half years ago. The retirement of Mr. Hale from the firm in 1882 and the sudden death of Mr. Tiernan on September 16th, 1886, left Mr. W. H. Woodward the only surviving partner. The latter shortly afterward determined upon incorporating the concern under the style of the Woodward & Tiernan Printing Company, by which it is known at present. The officers of the new company were Messrs. W. H. Woodward, President and Treasurer; J. H. Hawes, Vice-President; and Jno. H. Prack, Secretary; the Board of Directors consisting of W. H. Woodward, J. H. Hawes, Jno. H. Prack, J. N. Hull, and George Ruhland.

The magnificent building now occupied by the company at 309 to 315 North Third Street was built expressly for them by the late Gerard B. Allen, and represents the model establishment of the kind in the West, if not in the country. It extends over nearly the entire lot of 94 x 135 feet, and is one of the most substantial buildings in the city. A correct view of the same, with sketches of the various departments, appears in this issue.

The business of the company is diversified, embracing all kinds of letter-press printing, stationery, lithographing, zinc-etching, photo-engraving, steel-plate and bank-note work, binding in all its departments, besides engraving and electrotyping. The entire territory embraced by the South and West, including a handsome trade in the Republic of Mexico, is reached by this firm by a large corps of efficient traveling salesmen. Altogether the concern gives employment to nearly 400 hands, and distributes annually \$190,000 in wages alone.

The interior arrangement is absolutely complete, and all the latest machinery and appliances are found here.

The basement is devoted to the engine-room, and used for storage purposes. The ground floor is given up to the offices and stationery store, and in elegance of appointments and arrangements stands without a peer.

On the second floor is the composing-room, which occupies the entire space. Here the fine book and job composition is done, for which work the company occupy a pre-eminent position. This floor is in charge of Mr. C. K. Rowe, the superintendent.

The type and plate press-room occupies the third floor. Here are found the finest cylinder presses, and the sight of the twenty-five immense machines in motion is one long to be remembered. The very finest color printing and catalogue work is turned out on this floor under the direct supervision of Mr. E. B. Woodward, superintendent. On the fourth floor are the lithograph press-room and the bindery, the latter a little world in itself and nothing short of a beehive of industry. Mr. A. H. Hunziker superintends the bindery departments.

The fifth story is devoted to the artists' department, the drawing, engraving, and transferring on stone being done here. Some of the most unique and successful designs and trade-marks were conceived among the always cheerful surroundings of this department, which have added so much to the reputation of the house. The superintendent is Mr. T. J. Blood. On the same floor is the railroad ticket department, a very important and valuable one, presided over by Mr. C. H. Blankenmeister.

On the sixth floor are found the electrotyping and stereotyping rooms, where also zinc-etching, map-engraving, and photo-

engraving are extensively conducted under Mr. George Strassburger's efficient supervision.

A very large force of clerks are engaged in the office, where the many patrons will also find Colonel Charles E. Ware, the energetic manager of the Railroad Department; Mr. J. N. Hull, the popular buyer and general utility man of the house; Mr. Walter B. Woodward, in charge of the Order Department; also Mr. George Ruhland, in charge of the Stationery Department, besides the various officers of the company.

W. H. WOODWARD.

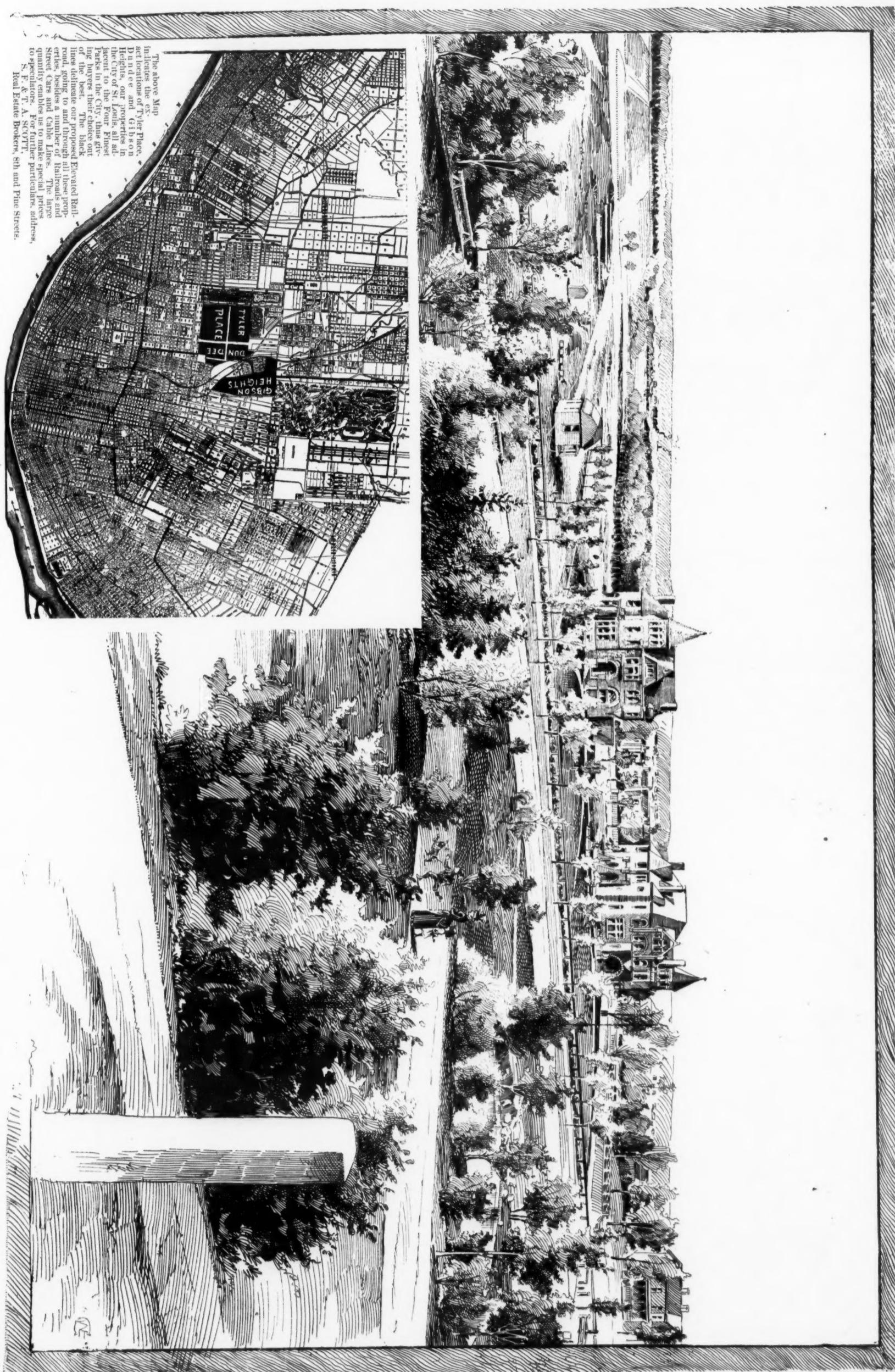
Mr. Woodward, the founder of this mammoth concern and president of the company, is of English birth, arriving in this country from Hereford, accompanied by his parents, at the tender age of five years. Like most self-made men he started in life at the very foot of the ladder, the initiatory step of his career being a three-years' apprenticeship as a printer in the office of Atwood & Buck, publishers of the *Wisconsin Statesman* at Madison, in 1849. At that time the old reliable but now antiquated Washington hand-press filled the highest ambition of the press-builder's art at the capital of the great State of Wisconsin, and afforded young Woodward ample opportunity to earn his living by the sweat of his brow. Two days of each week were devoted to press-work on the paper, and here the young man did faithful service, first as manipulator of the ink-rollers, and afterward as pressman. In 1852 his family removed to St. Louis, where he entered the employ of Chambers & Knapp, then proprietors of the *Missouri Republican*, the leading daily of the Mississippi Valley. Commencing as apprentice in the job department of the paper, his untiring energy, coupled with rare executive ability, soon came in for proper recognition, occupying the positions of "cub," journeyman, and foreman respectively during a thirteen years' connection with the paper. Just twenty-five years ago Mr. Woodward embarked in business for himself, laying the foundation of the most remarkable and enviable record ever achieved in the West in the printing business. Mr. Woodward owes his success not only to his natural and carefully developed talent, but in a great measure to the careful personal attention devoted to every detail of the business. While yet struggling for supremacy, his untiring push, correct judgment, and sterling integrity readily turned the scales in his favor. Endowed with an even temperament and happy disposition, Mr. Woodward has successfully solved the problem of always looking upon the bright side of every question, thus escaping the many harassing petty annoyances which drive less fortunately constituted dispositions to despair. There are few men in the West who enjoy the good will and confidence of their fellow-men in a more eminent degree than Mr. Woodward, whose close attention to business only has precluded his being repeatedly honored with public office. He was elected a member of the City Council in 1876 and served one year. He was also elected Grand Master of the I. O. O. F. in 1877, and representative to the Sovereign Grand Lodge for the two succeeding years.

While declining political preferment, Mr. Woodward always takes the liveliest interest in all public issues, and no movement tending to benefit the material interests of the city has ever wanted his hearty and liberal support. The magnificent structure now occupied by the Woodward & Tiernan Printing Company forms indeed a fitting monument to one of the representative self-made men of the West.

WESTERN BONANZAS.

THE year 1889 has proved the most remarkable in the history of the St. Louis real-estate market, for not only has business property shown great activity throughout, but many beautiful suburban tracts have witnessed a growth and development seldom heard of before. Pre-eminently at the head of those which have claimed the lion's share of public interest stands the picturesque Compton Hill. Here it was that forty years ago the late Henry Shaw laid out what is now the finest botanical garden in the world—for Tower Grove Park stands without a peer in attractiveness and natural beauty. And while this resort twenty years ago was considered almost "out of town," the steady march of progress has rapidly closed the gap until to-day that portion constitutes the handsomest residence section of the World's Fair city. The transformation wrought has been nothing short of a revelation to the old settlers, and one of the significant signs of the times was the purchase, of upwards of 500 acres within the past year by Messrs. S. F. & T. A. Scott, this property changing hands for the first time in seventy years. The same comprises the very choicest residence lots, and will be offered for residence purposes only by this firm during the coming spring. To speculators and investors of large blocks, inducements will be offered which will assure profits that cannot be measured by transfers in other localities. Long before securring the above tracts, known as Tyler and Dundee Places, the wide-awake firm of S. F. & T. A. Scott contemplated the establishing of an elevated railroad from the heart of the city to these properties, and eventually succeeded in obtaining a franchise, which, like a trumpet voice, awoke the sleeping street-car element of the city from its lethargy. That the move was an eminently timely one was proved by the fact that six street-car lines promptly changed their motive power from the antiquated mule-car service to the more rapid and modern substitute of cable and electric car lines.

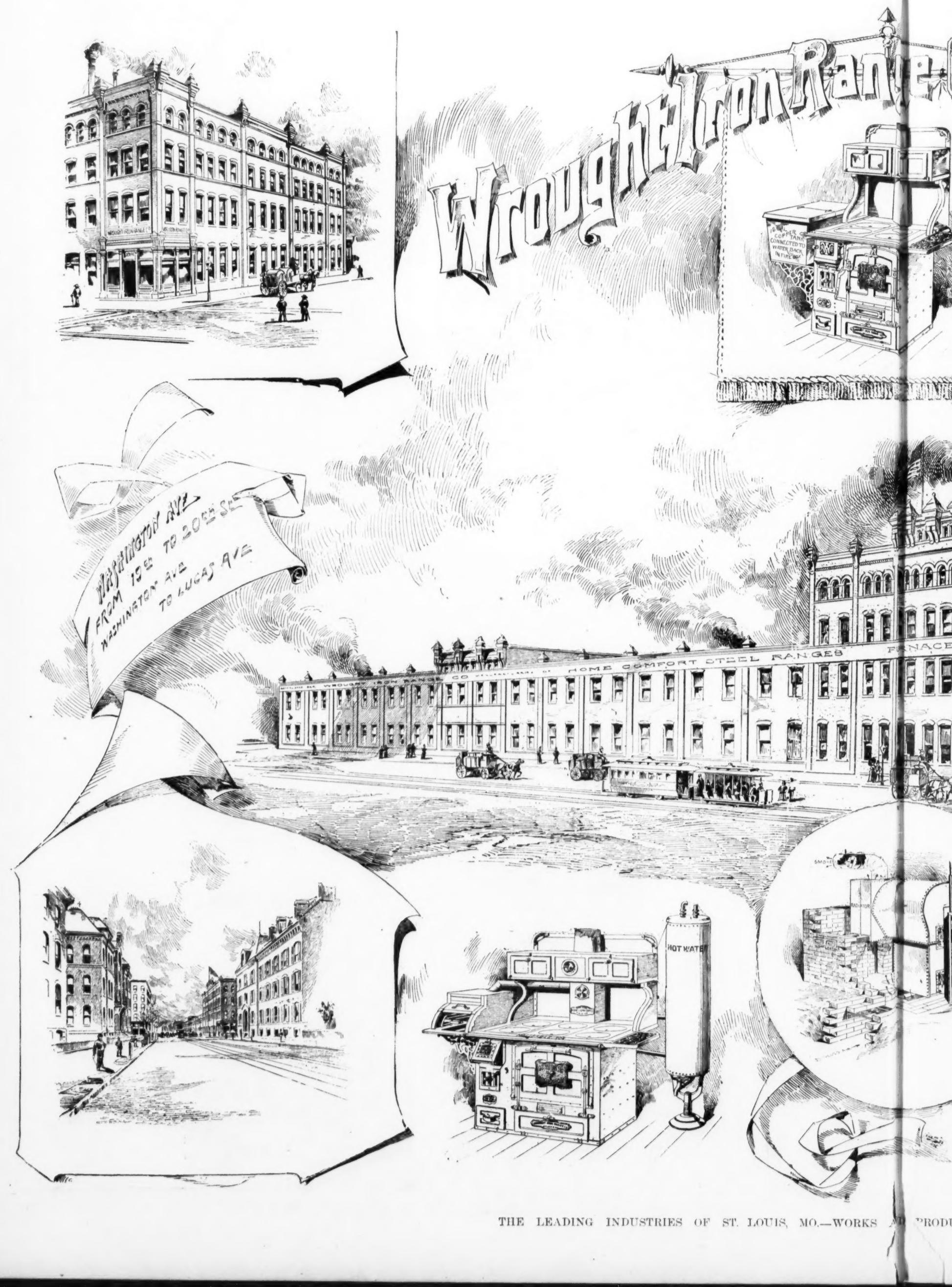
Already the work on the elevated railroad has begun, and its completion ere the 1st of January, 1891, is assured. There are few tracts of residence property whose surroundings are more attractive, the beautiful grounds being literally girdled with parks. On the south is Tower Grove Park; on the west Shaw's Missouri Botanical Garden; on the east Compton Hill Park and the magnificent Grand Avenue Boulevard, thus adding special lustre to this desirable property. The transportation facilities are on a par with the grandeur prevailing everywhere, and place this property within easy distance of the heart of the city. With the elevated railroad running through these places from north to south and east to west; with the People's Cable line on the east, besides the electric roads on the south, west, and north, and all of the railroad lines leaving and entering the city to and from the West stopping one hundred trains daily directly on the north of Dundee Place, the accessibility from the city is vastly supe-

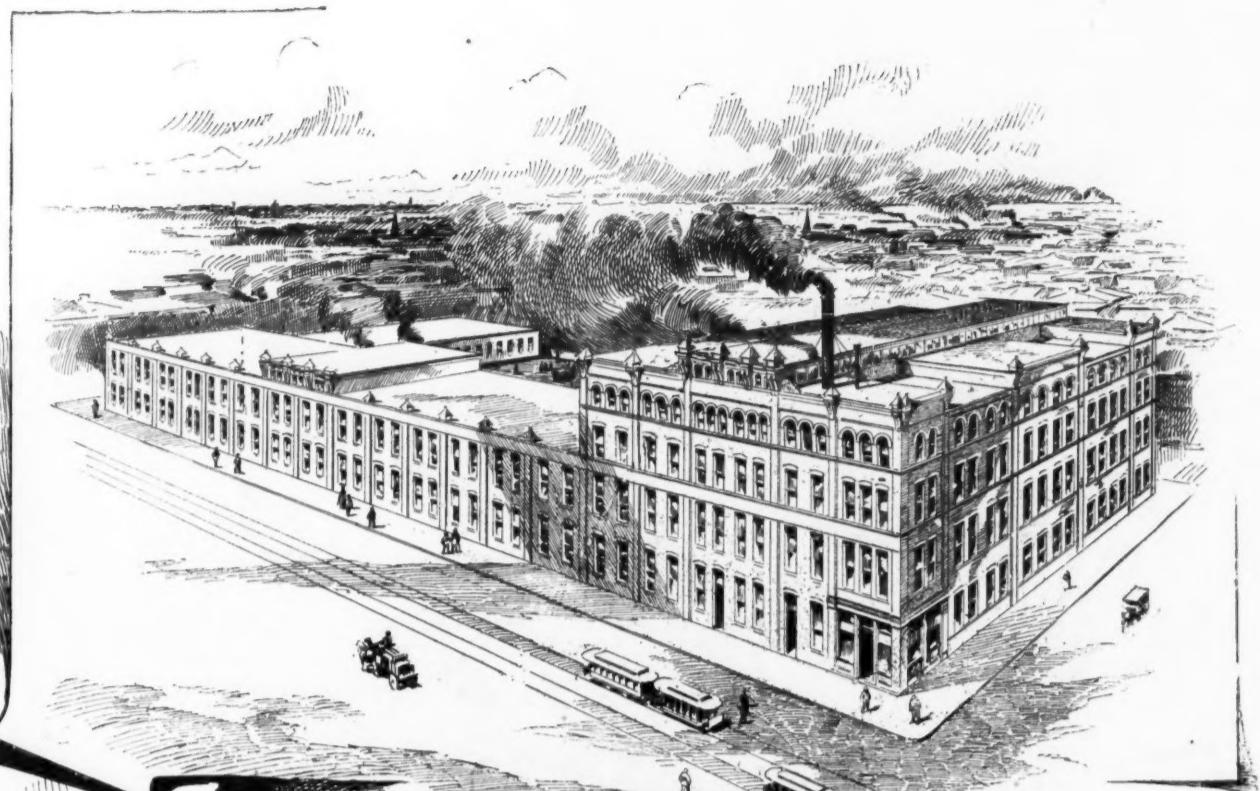
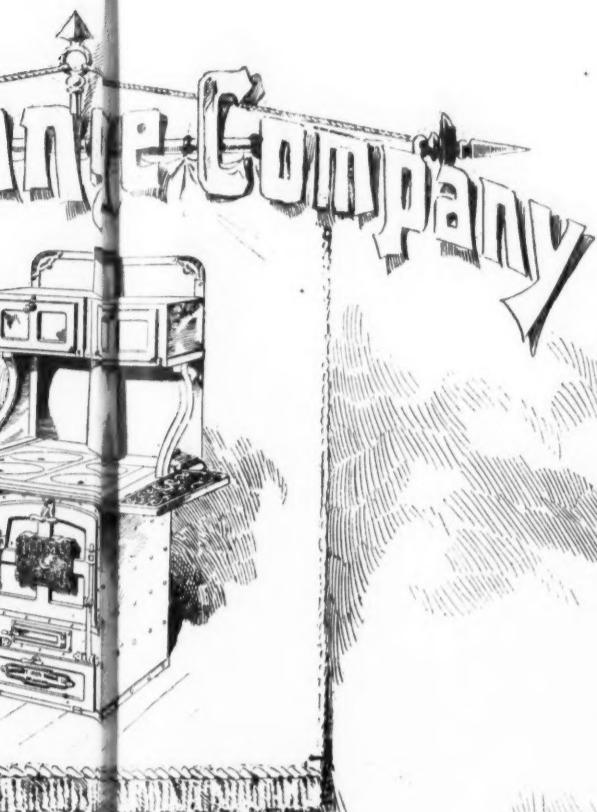


E. F. & T. A. SCOTT'S MAP OF ST. LOUIS, SHOWING THE PROPERTY OF THE WESTERN INVESTMENT AND IMPROVEMENT CO.

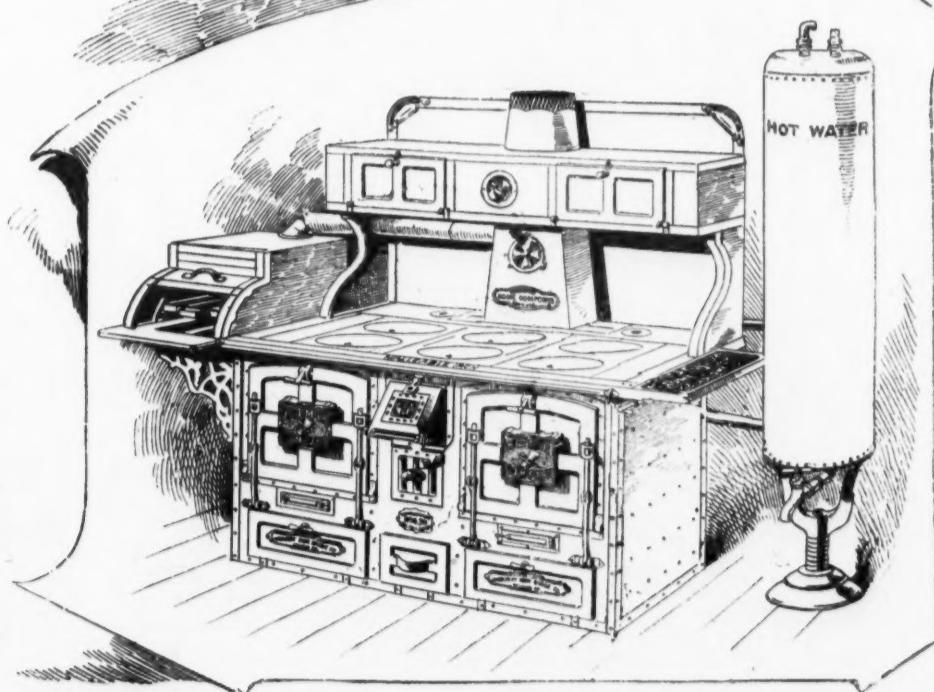
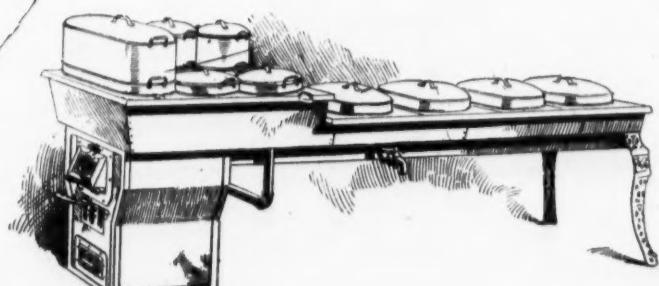
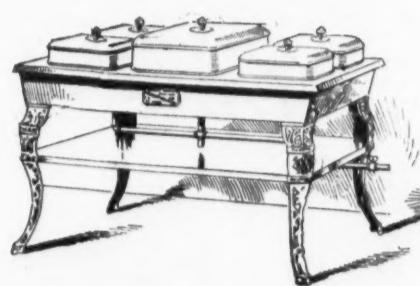
TYLER PLACE, ST. LOUIS, PROPERTY OF THE WESTERN INVESTMENT AND IMPROVEMENT CO.—VIEW FROM GRAND AVENUE, LOOKING WEST TO SHAW'S GARDEN.

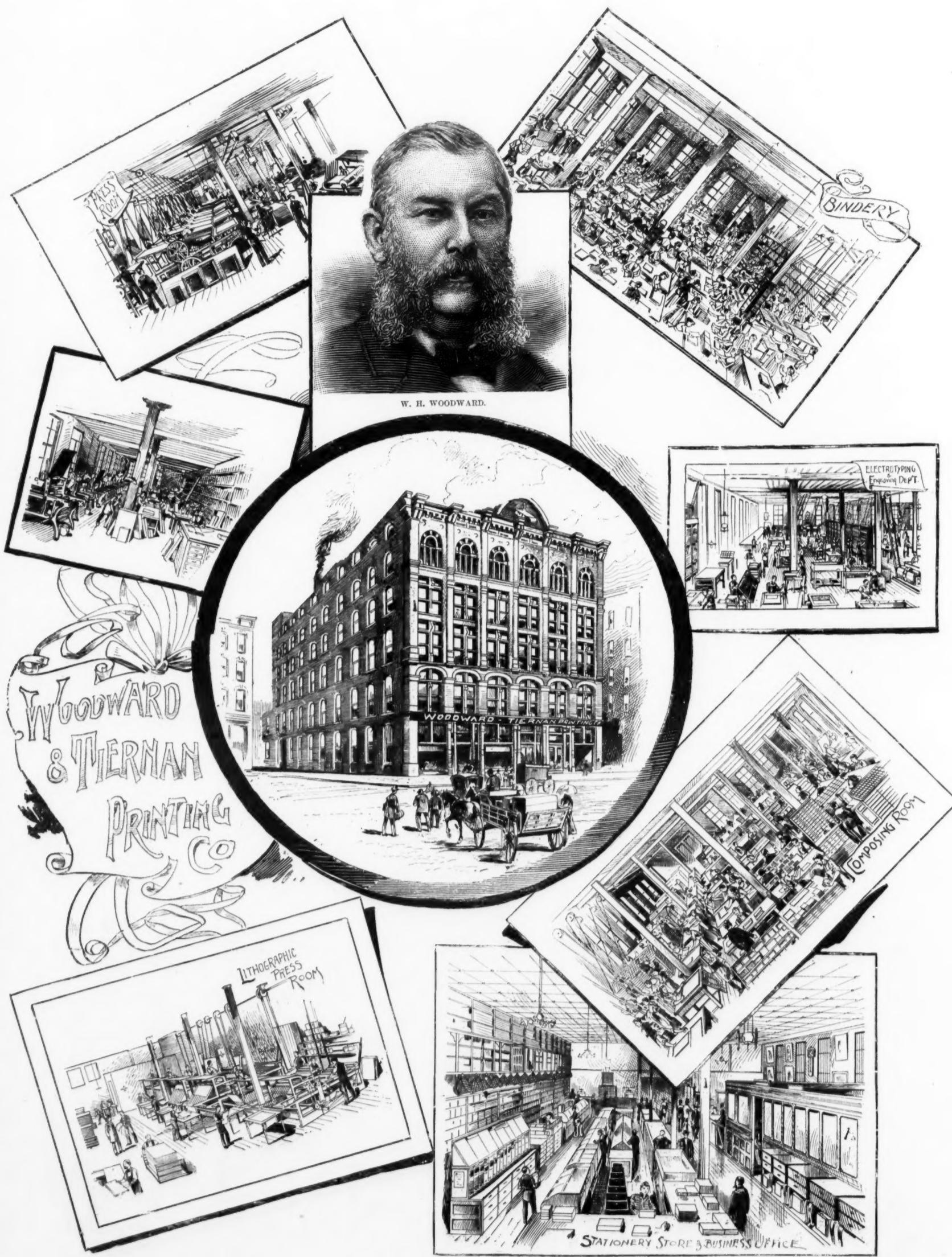
The above Map indicates the exact locations of Tyler Place, D in the Gibson Highlands, our properties in the City of St. Louis, all adjacent to the Four Fine Parks in the City, thus giving buyers their choice out of the best. The black line delineate our proposed Elevated Railroad, going to and through all these properties, besides a number of Railroads and Street Cars and Cable Lines. The large quantity enables us to make special prices to Speculators. For further particulars address,
S. F. & T. A. SCOTT,
Real Estate Brokers, 6th and Pine Streets.



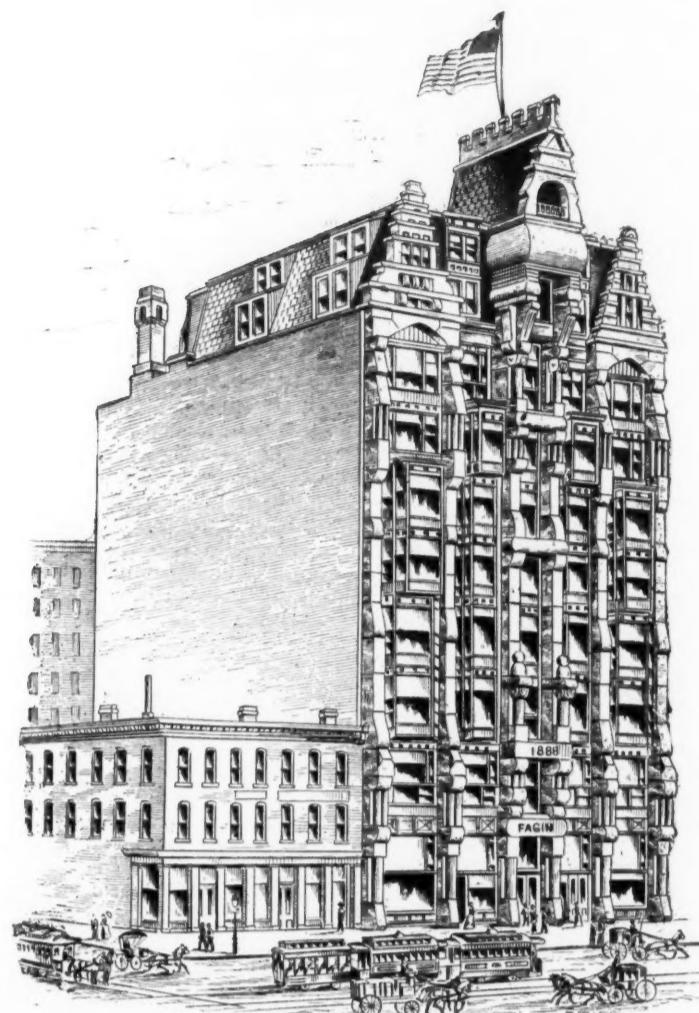


MANUFACTURERS OF
HOME COMFORT
STEEL
RANGES AND FURNACES

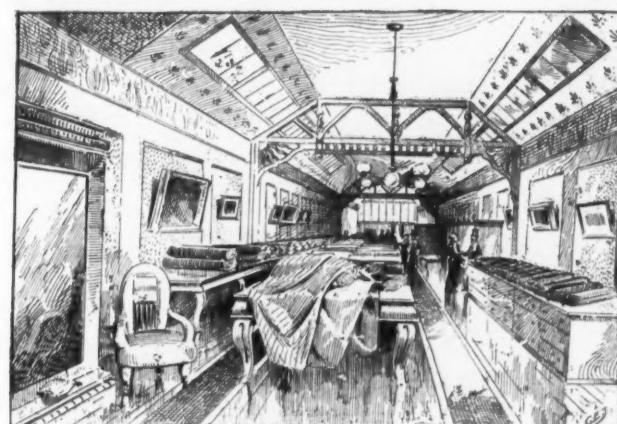




A GREAT WESTERN PRINTING HOUSE ILLUSTRATED.—VIEWS OF THE WOODWARD & TIERNAN PRINTING CO., OF ST. LOUIS.
FROM PHOTOS AND SKETCHES.



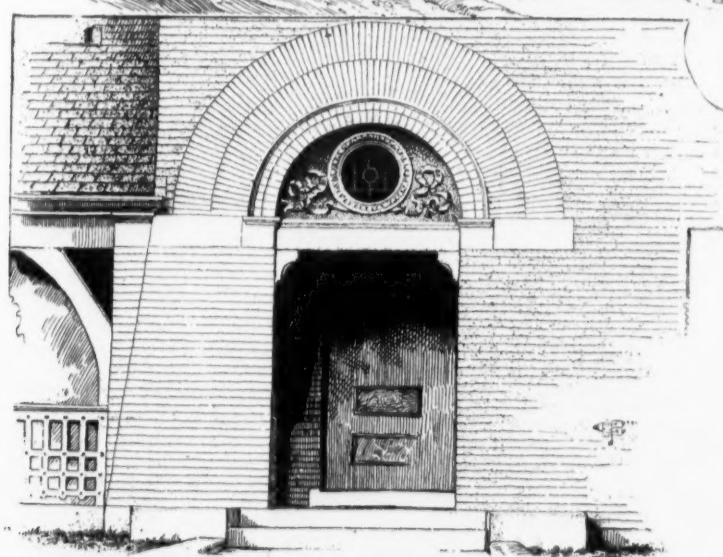
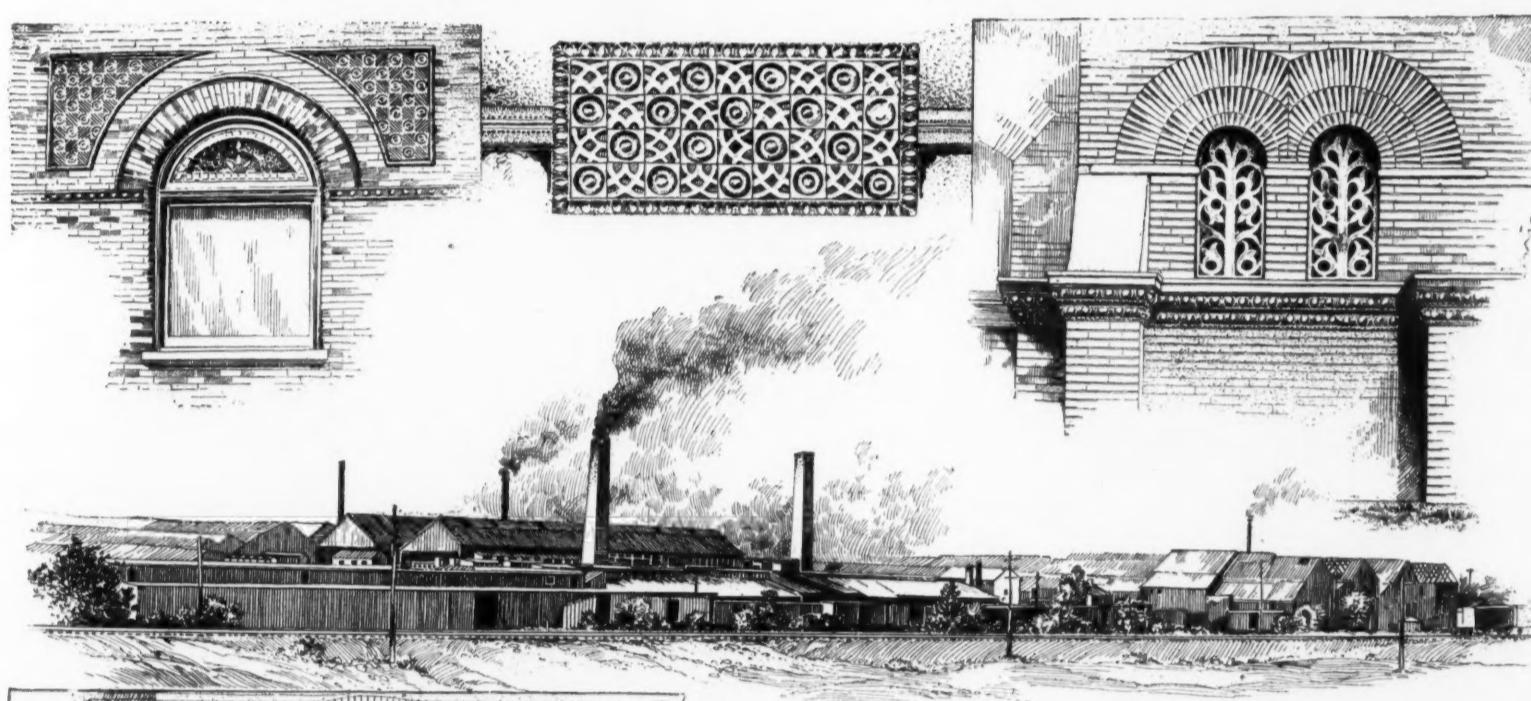
THE A. W. FAGIN BUILDING, ST. LOUIS.



INTERIOR OF B. H. BROWNELL'S TAILORING ESTABLISHMENT, 716 OLIVE STREET.



A. W. FAGIN.



THE HYDRAULIC-PRESS BRICK CO.—ITS WORKS AND FEATURES OF BRICK WORK APPLIED TO ARCHITECTURE.

rior to that of any other locality, and of incalculable value to prospective investors. There is an air of luxury and exclusiveness clustering over and around these places which is tempting in the extreme, and doubly appreciated when one personally visits and sees the very charming homes and palatial residences already erected. Two very fine and picturesque drives, each a mile in length, are running through Tyler and Dundee Places, which add materially to the general attractiveness of the same. The well-known Tower Grove Park and Shaw's Garden can only be reached by driving to or through these places.

The originators of this suburb of Paradise are the enterprising real-estate firm of S. F. & T. A. Scott, well and favorably known as the largest and most successful dealers in real estate. No enterprise of any magnitude has been conceived in St. Louis in recent years in which their name has not figured conspicuously, and it is to their credit that all those who have confided their interests to their care have invariably made money by so doing. Their interests at present extend throughout the West, with branch offices in Springfield, Mo., Kansas City, Mo., and Kansas City, Kan. The senior partner, Mr. S. F. Scott, is manager of the British American Investment Company in New York, with offices at 45-47 Wall Street, where he makes his headquarters, while Mr. T. A. Scott directs the affairs of the Western offices from St. Louis, Mo., corner Eighth and Pine streets.

With the wonderful impetus already given to choice suburban properties, the immediate future warrants the most sanguine expectations for the bonanzas embraced in Tyler and Dundee Places. With the control of 500 acres of this valuable property in their own hands, Messrs. Scott & Co. are enabled to invite the attention of large speculators, who will here find the maximum returns awaiting them by subdividing and getting on the ground floor.

THE MODEL MERCHANT TAILORING ESTABLISHMENT.

THE distinction of conducting the best arranged and most complete merchant tailoring business of the West, if not of the entire country, belongs to Mr. B. H. Brownell, 716 Olive Street, St. Louis, Mo. Our artist on another page has endeavored to present a correct view of the magnificent interior of the sales-room, frankly acknowledged by prominent merchants and tourists to be superior to any in the Union. Mr. Brownell, the owner, has been successfully identified with the business since 1872, and the building now occupied and erected by him has been built and designed according to his own ideas and judgment. The arrangement of light is simply faultless, as there is not a dark corner in the entire room.

The exquisite and highly polished natural mahogany furniture and fixtures, involving an outlay of \$8,000, stand unparalleled in this country, the *tout ensemble* presenting more a magnificent salon than the interior of the leading merchant tailoring establishment of the West. It is needless to add that only the choicest line of imported goods is displayed, and that the name "Brownell" is considered a guarantee of correct style and tasteful garments.

THE FAGIN BUILDING.

THIS magnificent ten-story structure, as illustrated in another portion of this issue, affords the best conception of the remarkable progress which has marked the building improvements in St. Louis during recent years. This mammoth edifice, which towers 152 feet high, represents without question one of the most novel and attractive office-buildings of this or any other country. It is the happiest conception of a combination of granite and glass, and a fitting monument to modern architectural talent.

The facade—composed almost wholly of granite and glass from pavement to top—displays thirty-eight highly polished circular columns of different dimensions. Over the central columns are granite globes, while the bases of the columns rest upon blocks of pyramidal form six feet in height, and polished like a mirror. A most effective contrast is formed by the variegated glass, displaying polished plate of unusual size and thickness, discs and panes of cathedral, ondulant, and diamond star glass, the last three in tinted colors and countless in number.

The massive foundations of the building evince the care and attention exercised by the owners in making absolute safety and solidity the prime requisite, and the same scrupulous caution characterizes every detail of construction. The foundations are broad and deep, constructed of stone from the noted Grafton quarries. The bottom courses of piers, columns, and walls are of single stones eight feet wide, with their superstructure tapering down in accordance with the massiveness of the base, and all are laid in cement mortar. When it is stated that, despite the enormous weight of the mammoth superstructure, there has been no settlement, proved by the mark at the pavement line, the superior solidity of this peerless edifice becomes apparent. Another important factor is the extremely heavy anchorage, unequaled anywhere. A perfect network of steel holds the building in one solid mass, precluding the possibility of any portion being pulled apart.

The whole style of construction adopted by Mr. C. B. Clark, the ingenious architect, affords the maximum degree of utility coupled with maximum conveniences to the occupants and unlimited light, all the interior arrangements being on a par with the exterior beauty and attractiveness.

The building is absolutely fire-proof, with stairways constructed of iron, steel, and slate. It is equipped with two fine "Crane" elevators, and heated throughout by steam. The floors are of the modern "slow-burning" construction, the walls stuccoed, while all the ceilings are in beautiful wood, elaborately carved, finished in oil, and in thorough harmony with all other details. Splendid store-rooms form the lower floor, while the upper ones are specially adapted for office rooms, "club" quarters, etc. A magnificent bird's-eye view of the city is obtainable from the top story, and St. Louis has every reason to be proud of this the greatest palace of commerce yet devised.

Mr. A. W. Fagin, the public-spirited owner, whose portrait is reproduced in connection with the building, represents the most progressive element of St. Louis. Having enjoyed the advantage of extensive travel, extending to every civilized place on the globe, it was his desire to furnish St. Louis with a building so unique in design and original in conception as to add materially to the lustre of her fame throughout the nation.

Mr. Fagin has succeeded well. He has given St. Louis the most magnificent and safest building in the country.

HYDRAULIC-PRESS BRICK COMPANY.

FROM time immemorial the building material which has been universally accorded the first place is brick. Its strength and durability have been tested by ages, and now pass without question, even in this era of tall buildings.

This preference for brick is not confined to the use of common brick, but extends to fine pressed and ornamental work, and is only limited by the ability of architects and builders to obtain what is wanted, conveniently and at moderate cost. For many years their use was confined to Eastern cities in close proximity to Philadelphia and Baltimore, where were located the principal manufacturers of high-grade bricks.

But as the central and western cities grew in population and wealth, the greatest consumption of building materials of all kinds passed from the East to the West, and this radical change of conditions created a demand which could not be ignored. To meet this demand the Hydraulic-Press Brick Company was organized in the city of St. Louis, where unequalled facilities exist for the manufacture of this class of building material. From the beginning the history of this company has been a continued attempt to keep pace with the demands of the building professions. Starting with one small yard with a capital of \$200,000 and an annual capacity of 10,000,000 bricks, it has in twenty years grown to its present mammoth proportions, and operates in St. Louis seven (7) yards, with an annual capacity of 105,000,000 of bricks; in Kansas City two (2) yards, with an annual capacity of 40,000,000 of bricks; in Collinsville, Ill., one (1) yard, with an annual capacity of 7,000,000; in Toledo, Ohio, one (1) yard, with an annual capacity of 7,000,000; in Findlay, Ohio, two (2) yards, with an annual capacity of 25,000,000; in Washington, D. C., one (1) yard, with an annual capacity of 15,000,000, making a grand total of 200,000,000 of bricks annually. Of this enormous quantity of material over 50,000,000 are fine pressed front and ornamental bricks, which are shipped to every important market in the country. There is not a leading city between the oceans which cannot show examples of the works of this company. The location of its various plants and the uniform fine quality of its manufacture have combined to make the product of the Hydraulic-Press Brick Company the best known and the favorite goods everywhere. To give an adequate idea of the extent of these works by illustrations would require many pages, and we are compelled to limit ourselves to a view of one yard at St. Louis which covers an area of 100 acres.

It is no inconsiderable argument in favor of St. Louis in its contest for the World's Fair of 1892, that it is the home of the most complete and largest manufacturer in the world of a material which is essential in the construction of the necessary buildings for this great event.

THE MUTUAL RESERVE'S SPLENDID SHOWING.

PRESIDENT HARPER, of the Mutual Reserve Fund Life Association of New York, must have been gratified not only by the large attendance at the annual meeting of his association on the 22d of January last, but also at the splendid showing that he was able to present to the stockholders and their exhibition of complete confidence in his judgment as displayed in the management of this large and wealthy life-insurance association.

Mr. Harper is noted for the directness and perspicacity of his style, and in his annual report to the members he overwhelmed them by facts and figures, all of which demonstrated the prosperity and success of the Mutual Reserve. We have only room for a few figures. During 1889 he showed an increase of assets of the company from \$2,742,291 to \$3,383,867, making a net increase of \$641,576. During the same period the cash surplus reserve or emergency fund rose from \$1,796,678 to \$2,304,509, a net cash increase for the year of over \$500,000, with nearly \$100,000 additional on hand to be apportioned by the auditors. During 1889 the company increased its invested assets upon improved property in the city of New York (a detailed statement of each investment having been presented at the annual meeting) from \$1,296,000 to \$1,597,000, a net increase of invested assets of over \$301,000. Furthermore, during the year a cash surplus special reserve emergency fund of \$300,000 was created with which to pay immediate death claims as they shall occur and are approved. This fund is held by the American Loan and Trust Company of New York, for this specific purpose only, and through its creation the Mutual Reserve is enabled to pay death claims even before the bi-monthly mortuary call is made or paid by members.

The Mutual Reserve Company had a royal income during the past year. It aggregated over \$3,108,000, a net increase over the preceding year of nearly \$400,000. During the year there were paid out in death claims a grand total of \$1,836,000, every claim being paid, where a legal release could be obtained, before it was due, and advances being made immediately after death, even before the presentation of the formal proofs in every case were requested by the claimants. The Mutual Reserve has, in cash on hand and invested securities, in its emergency or reserve fund accounts more than \$5,000 for each \$1,000 of death claims remaining unpaid, approved or unapproved, at the close of the last year, its liabilities for unpaid death claims at that date being \$30,000 less than at the same date a year ago, in spite of the fact that it has more than \$12,000,000 additional insurance in force.

In view of the many slanderous and libelous attacks made by some of the old-line life competing companies against the Mutual Reserve, an offer of \$1,000 reward had been suggested by the directors of the company, to be paid to any "lawyer, counselor, or solicitor who shall secure the conviction of any person or persons for hereafter maligning or libeling the association, or any of its officers in the United States or any foreign country." In his annual report President Harper, in accordance with the resolution of the board, made a formal announcement of this offer of a reward. He also expressed himself satisfied with the treatment the company had received from the Insurance Commissioners of the various States of the Union, excepting from Mr. D. W. Wilder, Insurance Commissioner of Kansas. Mr. Harper and his associates in the 470 assessment associations, fraternal or non-fraternal societies, propose to make it warm for Mr. Wilder. A petition has already been forwarded to the Governor of Kansas by the representatives of a membership of more than 500,000 voters, requesting the removal from office of Commissioner Wilder because of his evident partiality for the old-line companies and his bitter opposition to the assessment corporations.

Interesting reports were presented at the same meeting by Vice-President Blose in reference to the agency department, which was shown to be in admirable shape, and by Comptroller Henry J. Reinmund, one of the ablest and most honorable life-insurance managers in the United States, and by Dr. James W. Bowden, the skillful and competent medical director of the company. Comptroller Reinmund made the interesting statement that the company, during 1889, had written

12,013 POLICIES, AMOUNTING TO \$34,845,875,

and that the number would have been much larger but for the great care ever judiciously exercised in the acceptance of risks. This is shown by the fact that during the year the rejected insurance aggregated over \$3,743,000, including an application from a very high official of one of the largest level premium companies for a policy of \$25,000 upon his life. The application was declined for the full amount, but a policy of \$10,000 was issued to the gentleman.

The report of the auditors embraced a mass of facts and figures showing precisely the receipts and payments of the company, the disposition of its reserves, and it was accompanied by the annual statement or balance-sheet of the year, with each item so clearly presented that every member of the association could readily understand its financial condition.

One of the striking features of President Harper's report deserves more than passing mention. He compared the condition of the Mutual Reserve as the representative of the most successful assessment companies in existence, with the condition of some leading old-line companies. We cannot do better than to give his exact words:

"While our actual mortality was for the year but \$1,821,400, the difference between the actual and assumed mortality was \$717,998, or our mortality was but sixty-eight per cent. of the tabular rates, and this low ratio of mortality has existed each year since the organization of our company. Had we transacted our business under the old system we would have been compelled to have collected from our members in advance each dollar of the \$717,998, and in addition thereto the extra loading for extra expenses, and extra reserve fund or savings bank deposit. But as our system requires the association to collect for death claims only the actual in place of an assumed mortality, our members have saved the entire sum of \$717,998 in addition to the other items named above. In order that our members may be able to see for themselves the advantages under our system, I present herewith a comparison of expenses, mortality, and income of the Mutual Reserve with the three leading American life-insurance companies:

	Death Losses Amount at Risk Dec. 31, 1888.	Expenses Incurred During 1888.	During 1888.
Mutual Reserve, 1888.....	\$168,902,850	\$1,609,250	\$640,844
Equitable Life, 1888.....	549,216,136	6,708,392	4,945,449
Mutual Life, 1888.....	422,050,579	7,233,330	4,973,107

	Mortality to Each \$1,000 at Risk.	Expenses to Each \$1,000 at Risk.	Income to Each \$1,000 at Risk.
New York Life, 1888.....	419,886,595	4,722,697	4,416,540
Mutual Reserve, 1889.....	181,358,300	1,824,400	713,729
Equitable Life, 1888.....	10,02	3.79	16.01
Mutual Life, 1888.....	12,21	9.00	49.08
New York Life, 1888.....	15.13	10.31	54.39
Mutual Reserve, 1889.....	11.25	10.52	52.23
	10.06	3.93	17.14

"It will be observed that the mortality of the Mutual Reserve was less than any one of the other companies; their expenses were more than two and one-half times greater, and their income was more than three times as great as that of the Mutual Reserve for each \$1,000 insurance exposed."

It will be a great satisfaction to those members of this association who were unable to attend, and who have not had opportunity to read the admirably written reports of the officers of the association, to know that during the past year two official examinations by the Insurance Departments of Colorado and West Virginia have been made, and that these experts in each instance, after a full examination of the books, the accounts, and the vouchers of the Mutual Reserve, reported the books correct, the assets well invested, and the death claims promptly paid in full.

Beyond all this, the well-known chartered accountants, Messrs. Price, Waterhouse & Co., of London, England, were requested by certain members in England to make an examination of the affairs of the association. They were given ample facilities for a thorough scrutiny of everything regarding the finances and the accounts, and at the close of an exhaustive investigation these distinguished accountants certified that the books of the Mutual Reserve were correctly kept, its assets correctly stated, its investments properly made, its death claims promptly paid.

A further evidence of the great popularity of the Mutual Reserve Fund Life Association is revealed in the fact that more than one-third of its entire business in force upon its books, and more than one-third of all its membership embraces residents of the city and State of New York, representing the very best business men, bankers, merchants, and professional men of this the foremost community in the country. The admirable report of President Harper was heard with deep attention, and at its close he received the generous congratulations of the members, and their good feeling was evidenced by the following resolutions of confidence introduced by General Isaac H. Shields, of Philadelphia, and seconded by Governor A. H. Rice:

"Whereas, It appears from the reports of the executive officers of the Mutual Reserve Fund Life Association, which we have just heard read, that the promises and expectations of eight years ago have been more than fulfilled.

"First—During the past year we find that the assets have increased by the magnificent sum of \$641,000.

"Second—That the reserve fund has increased during the same period more than one-half a million dollars in cash, with \$100,000 on hand yet to be apportioned.

"Third—That the invested assets of the association have increased by more than \$300,000.

"Fourth—That the special emergency fund recommended at our last annual meeting has been established within the year, and the sum of \$300,000 in cash has been set apart in trust companies, as trustees, for the specific purpose of providing for the immediate payment of death claims.

"Fifth—That the income of the association has increased within the past twelve months by nearly \$400,000.

"Sixth—That the association has paid within the past year nearly \$2,000,000 in death claims to the widows and orphans, making a total payment of more than \$7,600,000, which amount was disbursed to more than 2,000 widows and 10,000 orphan children of our deceased members.

"Seventh—That the business of the association, after providing for all deaths, expiries, not taken, and lapses, has increased more than \$12,000,000.

"Eighth—That the association has on hand in cash more than \$5,000 for each \$1,000 of death claims, approved and unapproved, on the 31st day of December, 1889, with assets exceeding \$7,000 for each \$1,000 of death claims.

"Ninth—That these grand results have been attained while collecting from the members but \$17.14 upon the average, at all ages, for each \$1,000 of insurance exposed, which sum has provided for the death claims, for the reserve or emergency fund, and for all the expenses of the association of every kind and character whatsoever, and these collections were based on age of entry of the members.

"Tenth—That the average sum collected by all of the old system companies for the year 1888 was \$53.24 on each \$1,000 of insurance exposed, or more than three times that collected by the officers of the Mutual Reserve Fund Life Association.

"Eleventh—That these facts have been unquestionably established by repeated official and authoritative examinations of the books, accounts, investments and business of the association. So thorough and complete have they been that the results would be evidence in open court; therefore be it

"Resolved, That this is such a showing of the faithful performance of duty, after the most approved business methods with resplendent results, as demands at the hands of the members of the Mutual Reserve Fund Life Association, in annual meeting assembled, a hearty approval and commendation.

"Resolved, That the thanks of the members are hereby earnestly tendered to the officers of this association, one and all, not only for the able manner in which they have conducted the business, but for the further reason that these evidences establish a flat denial of the accusations and calumnies wickedly and untruthfully fulminated against some of them, as well as against the correct principles which underlie the natural premium plan of life insurance, as practiced by the Mutual Reserve Fund Life Association, a system which requires the payment of such a sum only as will meet current necessary expenses, a reasonable emergency fund, and actual death claims, while the reserve or emergency fund is held in trust, and, if not required for the payment of excessive death claims, is returned to the members at stated periods, thus furnishing life insurance at actual cost with the greatest possible security."

Mr. Waring Kennedy, of Toronto, Ont., addressed the association at some length, saying that, as General Shields had offered a resolution representing the United States, he thought it but just and proper that the Canadian contingent should be represented separate and apart, and he therefore offered the following resolution, which was unanimously adopted:

"That this meeting, having heard the reports from the various departments of the Mutual Reserve Fund Life Association, expresses its pleasure at the great success which has attended its efforts during the past year. This meeting desires to express the fullest confidence in the executive officers, to whom is intrusted the management of its affairs. Its economical, sound, and benevolent character commands itself to the members, making, as it does, such a safe provision for the widows and orphans of its members. This meeting recognizes the fact that the mortality of the members of the 'Mutual Reserve' was less during the past year than that of any of the other leading insurance companies doing business in this country, which is an evidence of the care bestowed by the Medical Department in accepting risks. This meeting pledges its continued support to the 'Mutual Reserve' so as to perpetuate its unparalleled success and secure its final triumph."

"All the tests," Mr. Kennedy said, "that the association had gone through only served to render it all the stronger and all the more worthy of confidence. Wherever it had planted its banners in every instance it had maintained them, and the people were fast finding out that it was selling insurance at cost, and that it was rank idiocy to pay more than it was worth. Mr. Kennedy also referred to the late trial for slander against one Reid in England, the result of which was to more firmly establish the association on English soil. They are discovering that they can get \$1,000 worth of insurance for just what it costs. We mean, he said, to continue the fight forever."

"Freedom's battle once begun